

This brochure is intended for intermediaries, insurance brokers or agents

Fleet Solutions

Your guide to motor fleet with Allianz

Allianz Insurance plc | Commercial

Allianz 

Contents

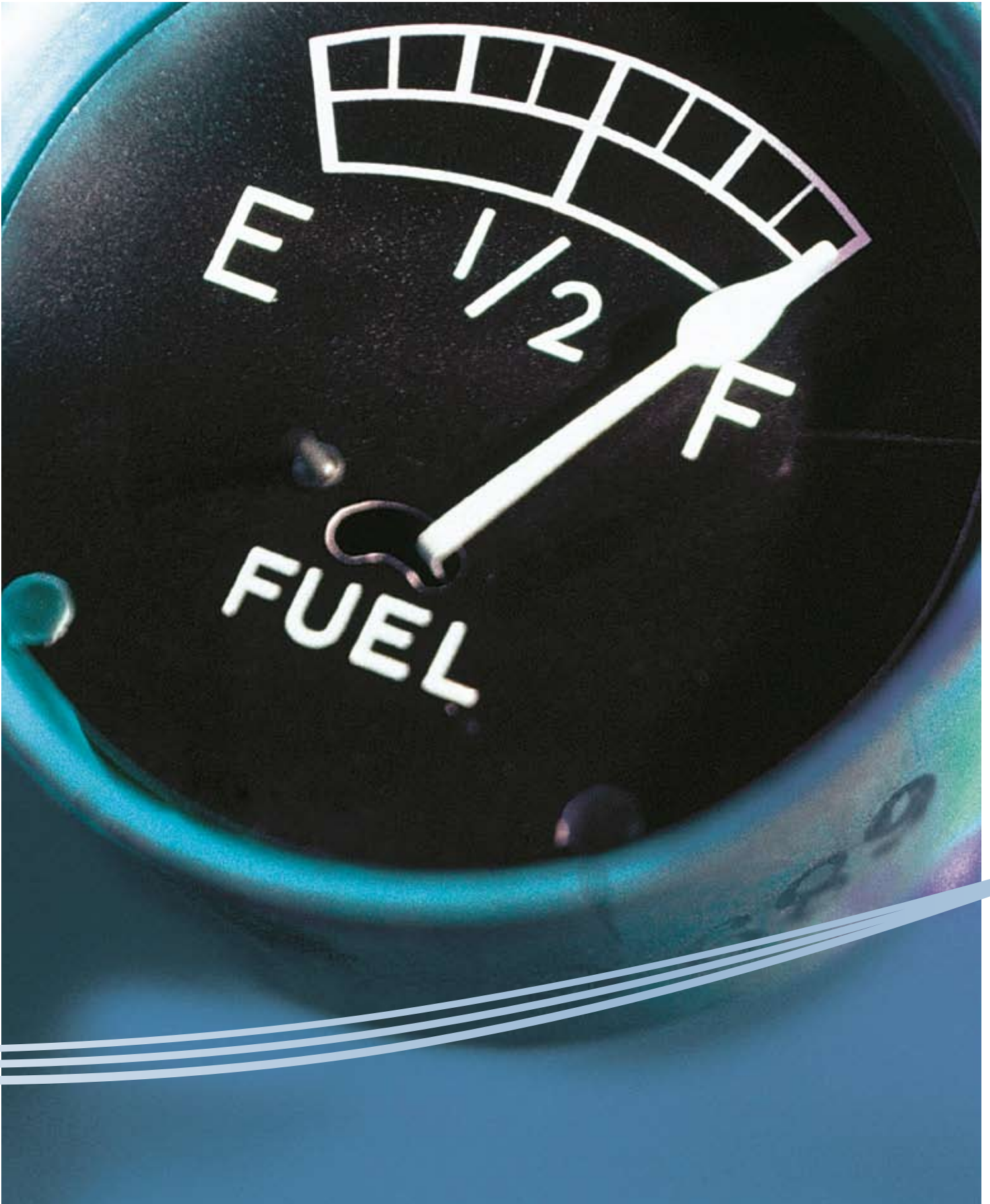
<p>1 WHY ALLIANZ? 1 Fuel for your business</p> <p>A name you can trust 2 Why recommend Allianz to your fleet clients? 2 Choosing the right business partner 3 Why Allianz is your insurance partner of choice 4 How we differ 4</p> <p>2 PRODUCTS AND SERVICES 5 A measured approach</p> <p>Products and Services 6 Cover 7 Allianz Legal Protection 8</p> <p>3 PEOPLE AND EXPERTISE 9–10 Protecting your needs</p> <p>4 VALUE ADDED SERVICES 11 The right direction</p> <p>Services in Action 12 Risk Director 13 The Case Analysis Tool (CAT) – Pinpointing the risk 14–15 Partnering with industry leading providers 16 AA 17 AUTOGLASS® 18 DriveCare 18 MAPLE Group 18 RoSPA 19–20 TRACKER 20</p>	<p>5 CLAIMS 21 Professional and responsive</p> <p>Our claims service 22 Our commitment 22 claims START 23 How to claim 23 Alternative reporting arrangements 23 What claims information do we require? 23 Claims investigators 24 Claims business consultants 24 Rehabilitation team 24 Claims tracking 24 Approved repairers 24</p> <p>6 MOTOR INSURANCE DATABASE (MID) 25 Information is key</p> <p>Motor Insurance Database (MID) 26 Option 1 27 Option 2 28 Option 3 28</p> <p>7 PARTNERSHIP 29 A clear vision</p> <p>Enabling a successful partnership 30 The next step – contact us 30</p>
-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------



WHY ALLIANZ?

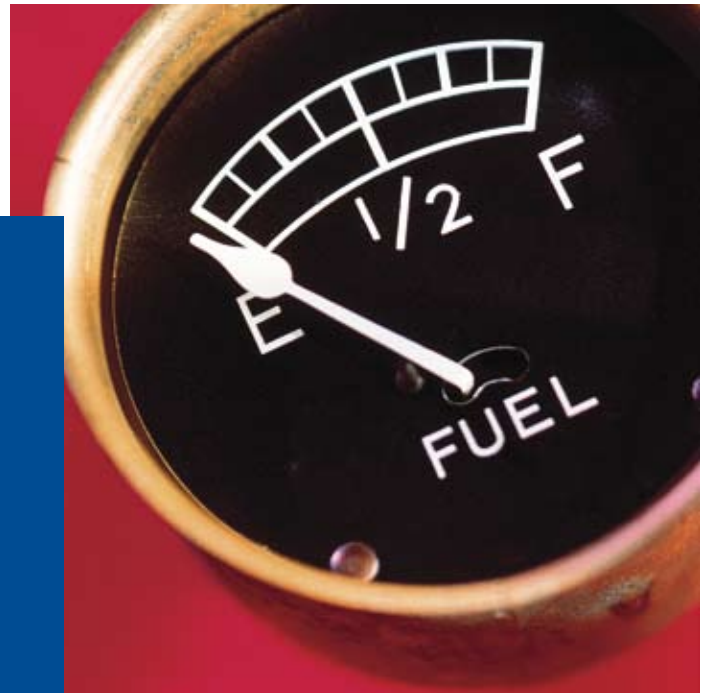
Fuel for your business

1



A name you can trust...

When it comes to providing cover to meet the exacting needs of the fleet market, you want a name you can trust, which signifies quality and reliability. This is why Allianz fleet products are consistently recognised as a high quality portfolio and among the most comprehensive in the market



'The Allianz UK motor fleet account has a high profile within the Allianz Group and is well respected for its quality of product and service. You can rely on us to continually strive to improve on our position and to offer you the highest levels of service.'

Roger Ball
Head of commercial
motor and motor trade

Why recommend Allianz to your fleet clients?

Because in everything we do, we keep you and your clients at the forefront of our minds. In creating our products, we listen to what you want and what is required to satisfy the needs of your clients. In introducing new services, we consider how they add value to our products and managing risk.

Our focus is on forging and sustaining strong business partnerships with our brokers and clients. Your needs and the issues facing fleet managers today and tomorrow, enable us to tailor our products and solutions appropriately.

However, if we don't offer the cover you are looking for, tell us, and we will endeavour to customise our products to meet your needs.



Choosing the right business partner

Escalating competition in a complex marketplace. Continuing pressure to improve efficiencies and reduce prices. Increasing regulatory and compliance control. Without doubt, the current business landscape is more volatile and challenging than ever before.

Resilience, adaptability and flexibility are essential as companies wrestle with the realities of transacting business and meeting their future strategic business objectives.

A viable and beneficial route is to partner with a strategically oriented insurance provider who has the requisite expertise, innovative and broad range of cover to meet your clients' (large and small) specific needs. This is where Allianz adds value to the relationship. With our understanding of the fleet marketplace, the business processes involved and the issues and demands placed on fleet companies, we are well equipped to help you achieve your key objectives of improved competitiveness, regulatory compliance and achieve market growth and profitability.



'Our commitment and focus of working in partnership with you, has enabled us to create and sustain competitive advantages for our customers and augment our position in the fleet marketplace.'

Jon Dye
Commercial motor
manager

Why Allianz is your insurance partner of choice

'The core values of integrity, respect, quality, innovation, passion and desire for your business runs through the entire commercial motor fleet portfolio'

Our innovative solutions meet your business needs and will develop with you as your business evolves. It gives your clients efficiency, protection and support in respect of their fleet operations. We can help control costs and minimise risks better than ever before. This means that we are well placed to be your partner of choice.

When it comes to providing the right solutions to the motor fleet market, our expertise and experience gives us a real edge. We will:

- Provide high quality products and services from experienced staff located in our nationwide branch network
- Consult with you on a regular basis, to obtain feedback on our services and use that feedback positively
- Act promptly and efficiently in our dealings with you and your clients, being clear about what action will be taken and when
- Adhere to quality and procedural guidelines – they exist to ensure good practice and are for the benefit of you and your clients
- Ensure our staff are skilled, motivated and have at their disposal the resources to work to a consistently high standard

How we differ

Cover – we write a broad cross-class range of risks, which meet the needs of a diverse scope of commercial organisations from sole traders to major organisations.

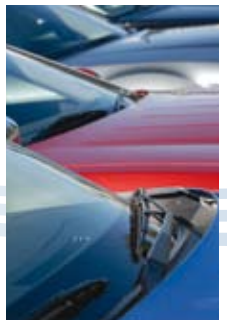
People located in your local branch – our people are equipped with outstanding commercial, technical and leadership skills. High levels of authority are in place, supporting speed of decision making.

Expertise – the Allianz award-winning CII accredited Underwriting Academy and Excellence in Claims programme provide staff with the tools, time and environment to develop skills and maintain knowledge through a network of technical and non-technical modular based training.

Added value – a range of services is available that will add value when recommending us to your clients, such as risk management services as well as our approved repairer network.

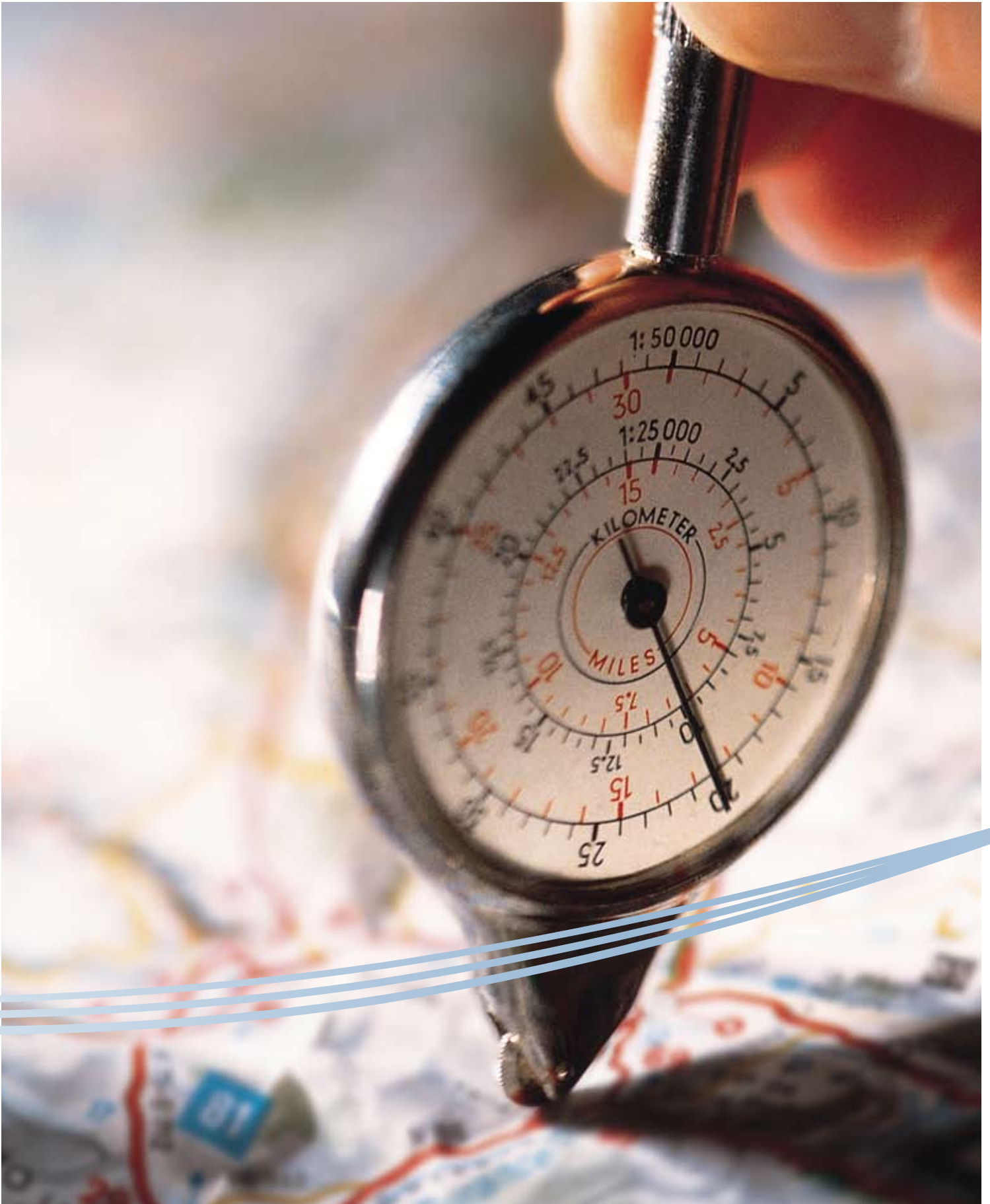
Stability – we keep a long-term perspective and presence in an ever-changing insurance market.

Security – with a Standard and Poor rating of AA- (July 2007) we have the financial strength and stability and are backed by one of the world's most trusted and renowned group of financial services companies, Allianz SE.



PRODUCTS AND SERVICES

A measured approach **2**



Products and Services

Allianz takes an all-encompassing approach to the delivery of innovative products and services. Our range illustrates how we will work with you to build, support, manage and grow our business relationship



- BUILD** ▶ Business Partnership
- SUPPORT** ▶ Maintain, Monitor and Grow Relationship
- MANAGE** ▶ Products, Value Added Services
- IMPROVE** ▶ Service, Benchmarking
- INNOVATE** ▶ Continue to Enhance and Grow Fleet Portfolio

Build – our business partnership with you to help you grow your portfolio and client base by offering the right cover, at the right time, at the right price, to satisfy your clients’ specific needs.

Support – by creating and sustaining a strong working relationship with you so that we consistently deliver quality products and added value services, giving you the confidence to recommend our products.

Manage – by proactively keeping abreast of changes within the motor fleet environment and through our products and associated risk management tools, we will work with you and your clients to effectively manage and minimise the risk.

Improve and Innovate – our market-leading products and services. We want to be your trusted business partner and work with you to enhance your competitive advantage through innovative insurance solutions, tailored to meet your clients’ needs today and tomorrow.

Cover

One constant in the fleet market is the importance of cover. By continuing to enhance and grow our portfolio, Allianz is well placed to respond to market needs.

Allianz offers a comprehensive range of products across each of our business areas, including fleet. We also offer a broad range of value added services – all of which align with our ability to offer a total fleet solution.

Our portfolio is designed to give your clients the flexibility to insure all vehicle types under the one policy. Our commercial motor products are designed to cover both small fleets (up to 15 vehicles) and larger fleets of 15 upwards.

Available Cover

Your clients can choose from Third Party Only (TPO), Third Party Fire & Theft (TPFT) and Comprehensive (Comp) cover. We can also accommodate mixed cover within a fleet, and provide you with varying levels of excess.

Bespoke Solutions

We understand each client has different requirements when it comes to purchasing motor fleet insurance. At Allianz we recognise this and will endeavour to tailor our products to meet you and your clients' needs. Whether it be long-term pricing stability, sharing in the performance of risk or simply the premium payment method, we are able to consider various solutions.

To ensure you get the right solution for your clients please discuss the options with your local branch underwriter.



Key features:

- **Loss or damage to the vehicle** – to get your clients back on the road as quickly as possible, we provide access to our approved repairer network, with free collection/delivery and a free courtesy vehicle for private and commercial vehicles, up to 3.5 tonnes
- **New for old replacement vehicle cover** – for private cars and light commercial vehicles (up to 7.5 tonnes GVW)
- **Windscreen cover in partnership with AUTOGLASS** – for your clients' convenience, we provide nationwide coverage for the repair or replacement of windscreens, bodyglass and rear windows at specially negotiated prices (whether insured or not)
- **Western European-wide cover** – including all EU countries
- **Loss or theft of keys** – replacing locks and keys can be expensive, so we provide cover up to **£1000**
- **Personal effects** – if any of your clients' clothing or personal effects are lost or stolen we will cover up to **£250 per incident**
- **Third party liability for death or injury** – we provide unlimited indemnity for your clients
- **Occasional business use** – cover for private cars owned or loaned to an employee
- **Personal accident cover** – if the driver is killed or seriously injured during an accident we will cover up to £5,000 indemnity limit
- **Legal protection and 24-hour legal helpline** – up to £100,000 per claim for the pursuit of uninsured losses and the defence of motor prosecutions, plus business related legal advice

Please Note: Refer to the policy wording for full terms and conditions; a copy is available on request, or visit www.allianzbroker.co.uk

Restrictions, exclusions and limitations may apply.

Allianz Legal Protection

Allianz Legal Protection provides valuable, cost-effective, additional protection that 'fills the gaps' left by other fleet policies. It provides your clients with a quality service, which is managed by our experienced claims team.

Legal protection gives access to the following benefits:

- A specialist solicitor from day one, who assesses the claim(s) independently and then deals with your clients directly
- Solicitors who specialise in European claims
- Protection given in all countries covered by our fleet policy
- 24-hour telephone legal helpline for any business related legal matter
- Single point of contact
- Simple administration – just tell us when your client has a claim

Extra cover for standard policies:

Allianz Legal Protection provides up to £100,000 legal cover per claim for the following:

Uninsured Loss Recovery and Injury where we will pay the costs of taking legal action as a result of any road accident which causes your client's death or bodily injury or damage to your clients' vehicle or property

We also include cover to defend your client's legal rights (including making an appeal against a conviction or sentence), after an event which results in the following:

- Criminal proceedings being brought against your client for an offence relating to owning or using an insured vehicle
- A hearing about withdrawing, restricting or suspending a goods vehicle, public service vehicle, hackney carriage or private hire vehicle licence or any licence granted by the Ministry of Transport (other than a hearing arising due to a commercial decision made by your client)

The following are excluded from the Legal Protection cover:

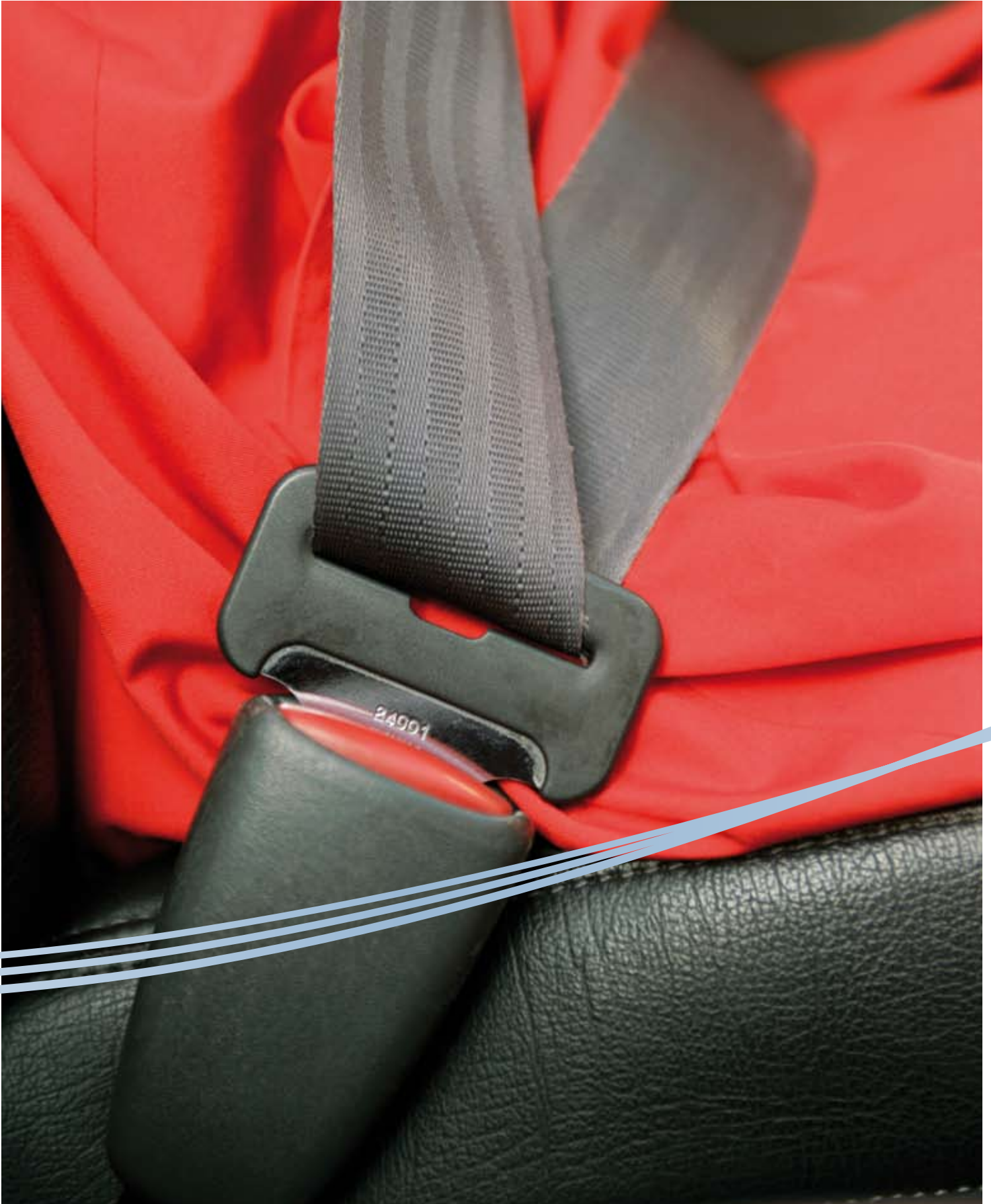
- Parking offences which do not result in penalty points being added to your clients licence
- Driving under the influence of drugs or alcohol
- Driving without insurance
- Any event that is not covered by your clients current motor policy

Please Note: Refer to the policy wording for full terms and conditions; a copy is available on request, or visit www.allianzbroker.co.uk

Restrictions, exclusions and limitations may apply.

PEOPLE AND EXPERTISE

Protecting your needs 3



People and Expertise

Throughout Allianz you will find our people hungry for business. Product and price are important, but we believe you want more. You want to do business with people you know and trust



Karen White
Branch commercial underwriter, Southampton



Jon Dye
Commercial motor manager



John O'Connor
Motor manager, London

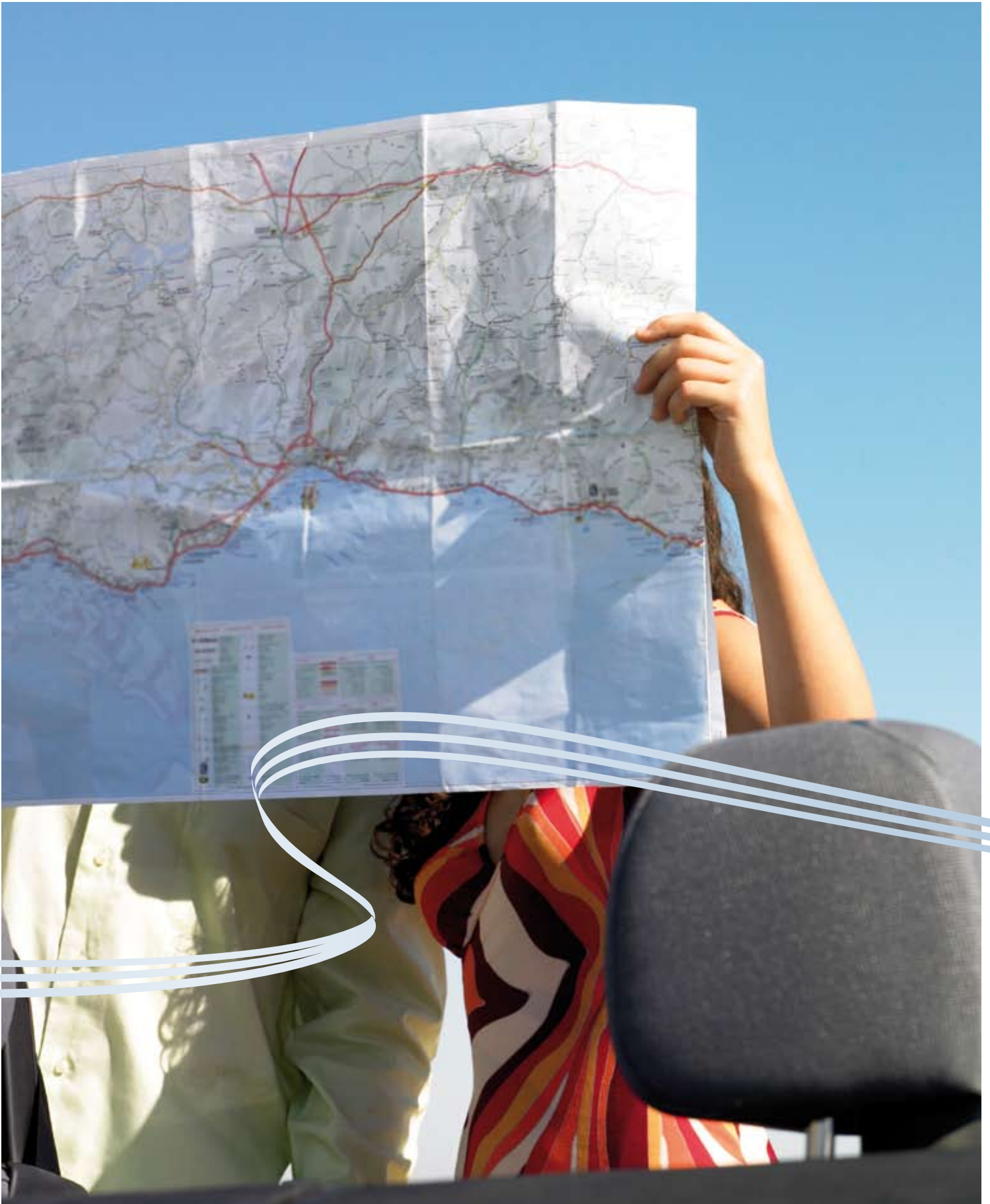
From relationship managers, telephone account consultants and business developers through to underwriters and claims, we believe our people are the best in the industry. We equip them with outstanding commercial, technical and leadership skills. They have the passion, appetite and hunger to find the right solutions for you and your clients.

Many insurers talk about investing in their people but we actually do it. We have a commitment to staff training through our award-winning Underwriting Academy and Excellence in Claims programme. This provides staff with the tools to develop skills and maintain knowledge through a network of technical and non-technical modular-based training which is properly assessed and accredited by the Chartered Insurance Institute.

We offer:

- **Expert advice from focused underwriters based in your local branch** – in addition to technical skills, our underwriters have developed a wealth of industry knowledge over the years and are able to consult and advise on all matters relating to the required cover and associated risk management
- **Experienced sales professionals** – dedicated to selling fleet solutions. They are armed with the necessary tools and commitment to work with you throughout the sales process
- **Responsive customer services** – our structure provides relationship managers, claims and customer service representatives with a direct line of communications throughout all areas of the business process. They are able to harness the passion of our entire team in order to answer questions and resolve your issues quickly
- **High levels of authority** – and empowered regional underwriters to support speed of decision-making

VALUE ADDED SERVICES
The right direction 4



Value added services

Services in Action

Our services are well established. We are constantly looking to provide new service offerings, which align to our product portfolio



Companies are looking more and more to their broker and insurance provider to give 'added-value'. Not only are they looking to optimise their existing business operations, but look to their broker/insurance provider to play a key role in reducing their exposure to risk.

Allianz has the knowledge, skills and experience to deliver solutions that meet, and in many cases, exceed these expectations.

Our range of value added services includes:

Risk management

Fleet managers are faced with an increasing corporate responsibility and regulatory control that have an impact on the management and operation of their fleet. These include:

- Design and specification of vehicles
- How vehicles are used and maintained
- Protection of people
- Drivers/mechanics qualifications
- Protection against legal liability
- Journey scheduling



The use of effective risk management will help fleet managers provide improved information to make informed decisions. It will enable better asset management and enhance the perception of their firm amongst stakeholders and employees.

By working with you, we can help your clients identify where their fleet is at most risk and provide solutions to minimise risk. This includes:

RiskDirector

Risk Director is our free online risk management service. It provides easy access to a one-stop-shop of risk management tools, guidance and support.

Risk Director can help in fulfilling business obligations to meet statutory requirements, provide duty of care and manage risk more effectively. We see Risk Director guiding businesses through the risk management process, closing the loop in providing a solution following identification, through to the evaluation and management of risk.

By registering on Risk Director, access is available to a wealth of risk management information including:

- **Managing work-related safety guide** – outlines key corporate responsibilities, which apply to employers and the necessary actions to implement effective road risk management
- **Driver's handbook** – designed to provide individual drivers with a basic understanding of their responsibilities when driving a company vehicle
- **Risk assessment checklist** – ability to conduct fleet risk assessments



How to access Risk Director

Registration is quick and simple. All you (and your clients) need to do is visit www.riskdirector.co.uk, and select the 'register now' banner.

Please note: Risk Director is available exclusively to Allianz brokers and their clients.

Effective risk management is key to reducing road risks

The focus on Health and Safety whilst driving at work has yet again been heightened with the introduction of the Corporate Manslaughter Act. The Act enables organisations to be prosecuted when their gross negligence leads to the death of an employee.

Following the issue of the Health & Safety guidance notes to fleet operators, 'Driving at Work' we have developed a concise overview of the associated requirements and a check list to help achieve compliance.

A key element of the guidance notes suggests that a targeted approach is needed to help reduce road accidents. This requires clear, persuasive evidence pinpointing the cause of accidents, identifying the correct risk management techniques to apply.

At Allianz there is a comprehensive pack available to fleet operators, including:

- **Operator's guide** – targeting accident prevention and control
- **Driver's handbook** – giving condensed information for drivers

The Case Analysis Tool (CAT) – Pinpointing the risk

The CAT will help your clients pinpoint where their fleet is at most risk by providing a detailed breakdown of their fleet accident experiences. It will identify:

- **Driver name** – promoting individual training/development needs
- **Driver age** – helping to measure and shape driver selection/recruitment
- **Circumstance code** – assigning claims to one of 24 codes will help to detect areas requiring priority attention
- **Vehicle type** – identifying which vehicles are producing the accidents to help prioritise remedial action
- **Depot** – for larger clients with different operating depots, we can help to identify those locations with the greatest number of accidents
- **Report date** – providing a comprehensive analysis of the relationship between the date of the accident and the date it has been notified. **Prompt accident notification is vital to controlling the cost of claims**
- **Customised facility** – CAT will also provide an analysis of any combination of the above options

The accident data can be transmitted electronically or by post.

How do my clients get access to this?

If your clients would like a report conducted on their fleet, you can request this through your local branch.

Please note: we can only provide data from the CAT for the period your client(s) have been insured with Allianz.

Case Analysis Tool

Pinpointing the Risk – Samples

Circumstance Code

CODE	BRIEF DESCRIPTION	NO'S	PAID (£)					OUTSTANDING (£)					TOTAL PAID & O/S
			AD	F&T	TPPD	TPPI	TOTAL	AD	F&T	TPPD	TPPI	TOTAL	
1	IV into rear of 3rd Party	3	0	0	10,484	9,205	19,689	0	0	0	0	0	19,689
2	IV Reversing	1	0	0	744	0	744	0	0	0	0	0	744
3	IV Hit property/vehicle	17	28,027	0	11,087	0	39,114	1,000	0	2,150	0	3,150	42,264
5	IV changing Lanes	3	0	0	7,732	0	7,732	0	0	700	0	700	8,432
6	Head on Collision	1	5,364	0	0	7,812	13,176	0	0	0	0	0	13,176
9	Collision with pedestrian/cyclist	6	270	0	1,500	25,697	27,467	0	0	0	15,000	15,000	42,467
10	Loading/Unloading	1	0	0	0	0	0	0	0	500	0	500	500
12	Hit by 3rd party whilst parked	4	62	0	0	0	62	750	0	0	0	750	812
13	3rd party into rear of IV	5	732	0	4,625	0	5,357	0	0	750	0	750	6,107
14	3rd party reversed into IV	1	46	0	0	0	46	0	0	0	0	0	46
16	3rd party changing lanes	2	381	0	0	0	381	0	0	800	0	800	1,181
19	Theft of Vehicle	2	0	16,439	0	0	16,439	0	0	0	0	0	16,439
20	Theft from vehicle	1	0	0	0	0	0	0	0	0	0	0	0
21	Windscreen Only	12	2,862	0	0	0	2,862	300	0	0	0	300	3,162
98	Other	1	0	0	0	0	0	0	0	0	0	0	0
Total		60	37,744	16,439	36,172	42,714	133,069	2,050	0	4,900	15,000	21,950	155,019

Days to Notification

DAYS TO NOTIFICATION	NO'S	PAID (£)					OUTSTANDING (£)					TOTAL PAID & O/S
		AD	F&T	TPPD	TPPI	TOTAL	AD	F&T	TPPD	TPPI	TOTAL	
0 to 7	9	2,703	16,439	2,903	9,920	31,965	850	0	650	15,000	16,500	48,465
8 to 14	17	17,652	0	0	14,608	32,260	0	0	0	0	0	32,260
15 to 22	4	0	0	15,681	0	15,681	700	0	750	0	1,450	17,131
23 to 30	9	6,028	0	8,241	11,333	25,602	0	0	1,000	0	1,000	26,602
31+	21	11,361	0	9,347	6,853	27,561	500	0	2,500	0	3,000	30,561
Total	60	37,744	16,439	36,172	42,714	133,069	2,050	0	4,900	15,000	21,950	155,019

Drivers Ages

DAYS TO NOTIFICATION	NO'S	PAID (£)					OUTSTANDING (£)					TOTAL PAID & O/S
		AD	F&T	TPPD	TPPI	TOTAL	AD	F&T	TPPD	TPPI	TOTAL	
17 to 21	6	18,732	0	19,552	9,114	47,398	1,000	0	3,500	7,000	11,500	58,898
22 to 24	11	8,796	0	10,907	13,718	33,421	0	0	700	0	700	34,121
25 to 34	17	1,067	9,011	0	0	10,078	750	0	700	0	1,450	11,528
35 to 65	25	9,149	7,428	5,713	19,882	42,172	300	0	0	8,000	8,300	50,472
66+	0	0	0	0	0	0	0	0	0	0	0	0
Other	1	0	0	0	0	0	0	0	0	0	0	0
Total	60	37,744	16,439	36,172	42,714	133,069	2,050	0	4,900	15,000	21,950	155,019



Partnering with industry leading providers

We enjoy partner relationships with leading industry service providers. These relationships have been built on the back of our expertise in integrating these services into the products and solutions we deliver to our customers.

The AA, AUTOGLASS®, DriveCare, MAPLE Group, RoSPA and TRACKER are our most significant partnerships. They represent a strategic and practical integration of our complementary strengths with exclusive rates for the benefit of our policyholders.

In addition, these partnerships provide opportunities for best practice sharing, executive engagement, joint service and solution development. These valuable partnerships enable us to deliver collaborative services across the fleet services portfolio.





Allianz Fleet Recovery Service in association with the AA

It is widely accepted that Britain's fleet operators are losing in excess of £150 million every year in earnings as a result of breakdowns. More than 1.3 million vans need breakdown assistance per year with each incident eating into valuable working hours.

Getting your clients' vehicle(s) back on the road after a breakdown is essential to minimise this loss to their business. That's why we are partnering with the AA, the UK's largest breakdown provider with more dedicated patrols than any other breakdown service.

The AA offer a quick response time, the average is 40 minutes, with eight out of 10 breakdowns repaired at the roadside. If a roadside repair is not possible, the vehicle is taken to an authorised workshop for repair, or, if appropriate, transported to an alternative UK mainland destination of the clients choice.

This means your clients can be rest assured that, with the AA as our business partner, they will receive the best service to get their vehicle(s) back on the road as quickly as possible.



Breakdown assistance includes:

Roadside Assistance – repair at the roadside or recovery to the AA's choice of appropriate local repairer. Available 24 hours a day, 365 days of the year

Relay* - transportation of vehicle, driver and up to seven passengers to a UK mainland address if prompt local repair is not possible

Relay Plus* - extended relay service to include one of three alternative arrangements for driver and passengers: car hire, accommodation or public transport services

Home Start – for breakdowns at, or within ¼ mile of your client's driver's home or business address

* not provided at, or within ¼ mile of driver(s) home or business address.



Your clients are eligible for the following services at special discounted prices:

Pay-for-Use – offers a flexible and cost effective solution to those who do not want to incur up front charges but want the security and peace of mind of having cover in place when a vehicle(s) breaks down. They only pay for the services they need, when they use them. **This service is available at a special discounted rate of up to 22% - with NO administration or account set-up charges**

Fleetwide 3 (for cars and vehicles up to 3.5T GVW). This is an ideal solution for those who want one annual contract and an 'up front' cost to cover all vehicles. **It is available at a 61% discount off the standard pricing**

European cover

European cover is available for both options to give your clients peace of mind when business dictates. Preferential rates are available for the 'Fleet Europe' (one annual payment covering all vehicles) or the 'European Breakdown' (pay in advance per vehicle per trip) options. This service is available 24 hours a day – calls will be answered by an English speaking operator. For further information call **0870 240 0748**

Terms and conditions apply to all of the above services.

For more information and/or to register your clients with the AA

Visit www.allianzbroker.co.uk to find out more on the services available, download the Pay-For-Use Tariff sheet and application form, Fleetwide 3 tariff sheet and terms and conditions. Alternatively, please speak to your local branch.

Your clients can also contact the AA on 0800 551188, quoting their policy number and unique discount reference number/s:

- Quote 0662 for Pay-For-Use
- Quote 0668 for Fleetwide 3 cover



AUTOGLASS® is the UK's leading vehicle glass repair and replacement company, serving more than 1.5 million motorists each year, 24 hours a day, 7 days a week, 365 days a year.

AUTOGLASS® provides coverage for the repair and replacement of windscreens, body glass and rear windows for a wide range of vehicles. Your clients can be secure in the knowledge that all its workmanship is guaranteed for as long as the vehicle is owned.

How the service works

- We will advise AUTOGLASS®, who will produce a fleet account card for each driver
- The driver simply presents this card to the windscreen installer, who will then invoice us. Dependent on policy cover
- The excess and VAT (if applicable) will be invoiced for payment

Discounts available without glass cover

If your client's policy does not include glass cover, or if a large windscreen excess is applicable, AUTOGLASS® can contact your client direct, to arrange account facilities and provide similar discounts to those clients with glass cover.

FREE windscreen repairs

We recognise a repaired windscreen will help control costs. As a result, we will waive any windscreen excess and pay the total cost of the repair on your client's behalf.

Restrictions, exclusions and limitations may apply.



DriveCare is the leading provider of freephone vehicle monitoring services to the UK fleet industry. They operate two schemes, 'HOW AM I DRIVING?' and 'WELL DRIVEN?' which are in use on many leading UK vehicle fleets.

DriveCare works by attaching a sticker with a 24-hour freephone number on the rear of a vehicle. This sticker invites the public to comment on the standard to which the vehicle is being driven.

This approach raises the driver's safety awareness and will identify those areas of your client's fleet where abnormally high levels of calls are occurring.



Why your clients should choose DriveCare

Companies employing the DriveCare scheme can make a positive step towards road safety. They can focus on remedial attention specifically on those areas of their fleet, which management reports show having the greatest risk of a road incident.

All Allianz policyholders receive discounted prices.

How do my clients get access to this?

Contact us at your local branch to obtain further information on these products.



The MAPLE Group is a leading designer, manufacturer, installer and distributor of security products designed specifically for commercial vehicles and heavy plant machinery.

Why your clients should choose the MAPLE Group

By choosing the MAPLE Group your clients can gain access to some of their leading specialist security products at discounted prices.

How do my clients get access to this service?

Contact us at your local branch to obtain further information on MAPLE Group's security products.



RoSPA has been at the forefront of promoting road safety in this country and abroad since its beginning in 1917. Over the years RoSPA has also built an unrivalled reputation as an innovative provider of risk management and fleet solutions including driver training.

Allianz is proud to be the only insurer working exclusively with RoSPA to promote the importance of effective risk management and protecting people driving at work.

A key benefit of this partnership means we are able to offer your clients access to a range of services provided by RoSPA at exclusive rates. All Allianz policyholders receive discounted prices.

RoSPA services available through Allianz are:

MORR™ Review

RoSPA's MORR™ Consultant will spend time with your client's organisation, assessing existing systems, procedures, control measures and documentation in order to build an accurate picture of the existing crash risk and safety performance of your fleet. This will result in the production of a report advising your organisation on the degree of compliance with existing standards and areas where standards are absent or inadequate or in need of refinement as part of continuous risk improvement.

The number of days consultancy will depend on your individual requirements and the complexity of the risk involved.

MORR™ Complete Compliance Review

The MORR™ Complete Compliance Review is a unique online tool which allows your clients to easily measure, record and manage at-work road risk. The tool allows you to obtain:

- A comprehensive **corporate risk assessment**
- **Driver audits and legally required information** for all employees driving at work
- **Easy-to-understand analysis of all surveys**
- A detailed guide to designing a **risk reduction action plan**
- **A full audit trail** that exceeds HSE requirements
- **A manual for directors and managers** with roles and responsibilities



- **Prioritise management action plans**
- **Realistic and achievable performance targets**
- **Return-on-investment** monitor to track savings made through accident and incident reduction
- **Monthly progress updates and reminders by email**
- **A communication campaign plan**
- **A benchmark of your client's fleet performance** compared with similar fleets
- **Access to recommended providers** of complementary services (if needed) such as driver training and licence checking
- **Exclusive expert opinion** and policy documentation to download from our legal and policy libraries

Defensive Driver Training

Who should attend?

All those who drive motor vehicles. Delegates must have studied the Highway Code.

What will they learn?

Along with the principles of defensive driving, delegates will be taught a systematic approach to hazards and techniques to minimise risk in the driving environment. The principles will then be applied to the three main driving environments – town, country and motorway.

Driver Profiler

RoSPA's Driver Profiler is an online psychometric driver assessment tool, which measures the driver's attitude to being on the road. This provides excellent insights into the risk posed by drivers, and allows managers to compare individuals and make decisions on the provision of appropriate training.

Answers are recorded and compiled into a report, indicating the level of risk a particular employee poses. The driver's report is automatically emailed to the candidate, while the manager receives a more in-depth report.

Driver assessor's course

Who should attend?

Car, minibus and LGV drivers identified as capable of conducting driver assessments and with a proven defensive driving ability.

What will they learn?

How to assess other drivers within their organisation and identify their professional training needs.

Driver workshops

The half-day workshop provides an ideal opportunity for employers to ensure that all those who drive for work purposes understand the principles of defensive driving. By concentrating on the theory that underpins competent driving on today's roads. This workshop provides cost effective means to improve the knowledge and driving abilities of all employees. This course is delivered on the client's premises or a location of their choice.



Stolen vehicle recovery system

The hidden costs and effects of theft such as disruption, late deliveries and the inconvenience to your clients go way beyond the settlement cheque and cannot be refunded.

In order to help manage this factor both operationally and financially, Allianz has teamed up with the TRACKER Network (UK) Ltd to offer a range of products to help minimise your clients' fleet(s) exposure to risk. The TRACKER system has become the UK's most successful stolen vehicle recovery and vehicle asset management system.

How do my clients get access to this?

To discuss the TRACKER products, please call your local branch.

How do my clients gain access to RoSPA services?

If your clients would like to access any of the RoSPA risk management services and take advantage of our exclusive discounts please speak to your local branch.

Professional and responsive



Claims



Our claims service

We make every effort to provide you with a market leading claims service and make the claims experience as simple and as fair as possible

We have highly trained claims professionals who show their worth when it's really needed. Our specialist motor team ensure they have a total understanding of the market so they can deal with your client's claim as simply and as fair as possible.

By working closely with you and your client we will ensure that all parties connected with the claim are kept well informed of developments at all stages. That costs are contained and claims settlements are fair and timely.

Our commitment

We will treat your clients fairly and consistently, as we would wish to be treated ourselves.

When your client makes a claim we will:

- Ensure your client is clear about the progress of each claim at every stage
- Be empathetic and understanding
- Act promptly and efficiently
- Ensure your client understands the extent of acceptance of their claim and any limiting policy terms and conditions
- Explain the reasons for our decisions

Should your client offer feedback, or express dissatisfaction, we will:

- Listen to them carefully
- Respond quickly and effectively
- Learn from the feedback and use it to continually improve our service



claims START, the first point of contact for all motor claims

claims START is the first notification of loss centre for motor claims, which operates 24 hours a day, 365 days a year.

The person you or your client speaks to will understand the nature of the claim, gather all the information required to process the claim in one initial telephone call, and offer relevant help and guidance. In most cases, this will dispense with the need to provide a completed claim form.

The claims START service provides the best possible method of reporting, enabling us to gather all the information we need to manage claims proactively.

Our claims team will also recommend the most appropriate approved repairer for your client and their business.

How to claim

If you or your clients need to report a claim, please call claims START on:

0800 587 58 58

Please notify all new vehicle claims as early as possible, so that we can get your clients back on the road as soon as possible and manage claim costs.

Alternative reporting arrangements

In some situations other reporting methods may be preferable to you or your client. Upon request and by mutual agreement, our new paperless services provides notification of new claims by email or efax, direct to claims START from you or your client.

Please contact your local branch for further information.

What claims information do we require?

At notification, please ensure you or your client provide us with the following initial details:

Your client's name and company details

The name, address and telephone number of the policy holder

The policy reference number

When registering a claim, please try to provide as much of this information as possible so that we can process the claim quickly and efficiently. Relevant information includes:

Insurer driver details

Date of birth, name, contact numbers, motoring convictions

Incident details

Date, time, how it occurred, location, who you consider is to blame

Insured vehicle details

Make, model, registration, damage, location of vehicle (if it needs to be recovered)

Repair details

Name and contact details of garage, estimated cost and labour charge

Third party details

Name, contact details, vehicle registration, insurer, policy number

Injuries

Contact details of any injured parties and details of injuries sustained. Details of vehicle in which the injured party was travelling, if appropriate

Witnesses

Contact details, if known

Police involvement

Name and contact details for police who attended, police reference number, if known

Key features of the vehicle claims service:

Immediate action will be taken to deal with the incident, this includes:

- Access to an approved repairer
- A motor engineer's inspection
- Glass repair or replacement
- Replacement of stolen audio equipment
- Hire car for third party claimants
- Access to a team of experts specialising in injury and damage claims

Restrictions, exclusions and limitations may apply.

Claims investigators

We employ a team of claims investigators based across the UK.

The team are highly skilled, investigating a range of claims where liability is in dispute, the case is sensitive and requires an on-site visit.

As part of these investigations, the team take witness statements and verify incident circumstances. They will also liaise with you and your client and other relevant parties as part of their work.

Claims business consultants

Our claims business consultants are a dedicated team of claims relationship personnel acting as a focal point for our major clients.

They work closely with our underwriters to resolve general claims issues or processes and are available to guide or discuss any of our claims related services.

Another key role of the claims business consultants is the identification of improvements or enhancements to the claims service, to ensure clients receive the best possible service.

If you have a large client you feel will benefit from the service, please contact your local branch

Rehabilitation team

We now employ a specialist team of rehabilitation coordinators. Their focus is principally on serious, third party personal injury claims. The team helps identify cases where rehabilitation can help to speed up a persons return to work and normal life. The team will also liaise between our claims handlers and claimants solicitors to ensure there are no delays, the right treatment is provided and the costs are contained.

Claims tracking

To help you keep track of your clients' motor claims, we have developed a flexible internet-based system, claims tracking. This facility allows you to monitor the progress of individual motor claims on a regular basis and you can even construct your own claims reports on your clients.



Key features

- **Updated daily** – the system allows you to check the status of your clients' claims
- **Easy to use** – you can search for individual claims by policy, claim or customer number as well as policy year, month of accident, vehicle registration and driver's name
- **Reports** – can be generated for individual policies and include the number of claims, vehicles involved, driver details, total payments and recoveries

How do I register for claims tracking?

The best way to gain access to our claims tracking system is through imarket. If you are not already registered with imarket, please visit www.imarket.co.uk. Alternatively please contact your local branch.

Approved repairers

The Allianz approved repairer scheme is a network of countrywide motor vehicle repairers, monitored and audited on a regular basis to ensure quality of repairs and service to your clients remains at a high standard.

When claims START have been notified of the accident, an approved repairer will contact your client to arrange repairs to the vehicle. The approved repairer will then arrange for repairs to commence and a free courtesy vehicle is made available whilst the vehicle is being repaired.*

Key features

- **Repair estimates are not required**
- **Nationwide network** of professional vehicle repairers with high standards of workmanship and customer service
- **Free courtesy car / vehicle and free collection and delivery** – *for all private car and commercial vehicles up to 3.5 tonnes gross vehicle weight, subject to availability
- **Priority service** and speedy repairs with a five year guarantee on all repairs
- **Free wash and vacuum**

* Certain restrictions may apply.

MOTOR INSURANCE DATABASE (MID)
Information is key 6



Motor Insurance Database (MID)



For fleet managers today, recording vehicle details on the Motor Insurance Database represents a critical business need. By allowing someone to drive a vehicle not entered onto the MID, the driver is at risk of being stopped by the police, having their vehicle impounded (incurring storage charges) and/or possibly being disposed of

The Motor Insurance Database (MID) was set up by the insurance industry to help combat this crime, and the police are now the MID's biggest customer, making over 2.5 million enquiries per month. The MID also helps the UK comply with the 4th EU Motor Insurance Directive, which requires that insurance details of all vehicles in member states can be easily accessed by a national information centre. In the UK, this role is carried out by the MIIC (Motor Insurers' Information Centre).

In order to meet the requirements of UK law, fleet policyholders are responsible for regularly submitting information about their vehicles to the database.

Legal obligations

The UK regulations place a direct obligation on policyholders, they require them to:

- Supply details of all road registered vehicles held for 14 days or more to the MID immediately
- Retain records for seven years of all road-registered vehicles held for less than 14 days not submitted to the MID





Option 1

Via Allianz website:

www.allianz.co.uk/commercial/mid

We will send the policy details to the MID along with your client's name, policy number and policy cover dates. In order to comply with legislation, vehicle changes should be issued daily. The following compulsory information must also be sent:

- Vehicle registration mark
- Date the vehicle was acquired
- Date the vehicle was sold or disposed

This internet option is the most convenient method of submitting details to us and your clients will find the website:

- **User-friendly** – designed to minimise the administration process
- **Interactive** – your client can see the vehicle changes as soon as they've been input onto the site
- **Pre-populated with vehicle details** – provided they are advised to us in advance
- **Supported by our own helpdesk**

Submission methods

Allianz has developed solutions to meet your clients' needs, by providing three options:

- 1 Send the data to Allianz via our website at www.allianz.co.uk/commercial/mid
- 2 Your client can also send the information direct to MID: www.miic.org.uk
- 3 If your client does not have internet access, then information can be submitted by sending a pre-formatted Microsoft Excel spreadsheet by post or fax to your clients' local Allianz branch

Option 2

Submitting details direct to the MID

Although submitting details via our website is the preferred method for our clients, vehicle details can be sent directly to the MID. This can be done via the MID website (www.miic.org.uk).

MID Access

Your client would need to request access to the MID website via yourself and then via us. We will then arrange for them to be supplied with a user ID and password.

The initial upload of vehicle details can be carried out manually by inputting one vehicle at a time or through the File Transfer Protocol option detailed below. Subsequent changes can then be made via the website (www.miic.org.uk).

Details are regulated for all vehicles, including:

- Vehicle type
- Vehicle make
- Vehicle model
- Derivative
- Engine capacity
- Number of seats
- Gross vehicle weight



File transfer protocol (FTP) process

Clients log onto the MID website and access the FTP area of the site.

This facility will allow them to locate vehicle details within their own system and submit them to the MID in a CSV (Comma Separated Value) formatted file.

There are two methods of FTP available – attended and unattended:

Attended

Clients must manually log onto the MID website in order to submit vehicle details.

Unattended

This automates the process and requires the installation of specific software. Clients would also need to request a digital certificate from us. Due to these system requirements, it is likely that FTP attended would be the preferred option, unless for very large fleets.

For further information on the attended and unattended FTP options, we recommend your client reads the Policyholder and Background Guide, available at www.miic.org.uk

Option 3

Manual Process

For those clients who do not have access to the Internet, information can be submitted by sending a pre-formatted Microsoft Excel spreadsheet by post or fax to their local Allianz branch.

PARTNERSHIP 7
A clear vision 7



Enabling a successful partnership

We have over 100 years experience behind us and a solid understanding of the fleet business environment. With a clear vision of where risk management is needed and the innovative and flexible solutions to match this need. Allianz would welcome the opportunity to be your preferred business partner of choice

The Allianz approach is structured, measured and comprehensive. Our motor fleet solutions will result in enhanced competitive advantage for your company.

The next step – contact us

We invite you to contact us so that we may understand your current or future requirements and provide more information on our motor fleet solutions.

We understand you may already have links with other insurers. We would welcome the opportunity to demonstrate how Allianz Insurance differentiates from the pack. We are proud of our reputation of frequently being acknowledged within our industry as the best – we also want to be your preferred insurance provider of choice.

To receive further information, or to obtain a quote, please call your local branch today.





integrity

respect

quality

innovation

passion

desire





www.allianzebroker.co.uk

Allianz Insurance plc. Registered in England number 84638
Registered office. 57 Ladymead, Guildford, Surrey, GU1 1DB, United Kingdom.

Allianz Insurance plc is a member of the Association of British Insurers and the Financial Ombudsman Service.
Allianz Insurance is authorised and regulated by the Financial Services Authority. Our registration number is 121849.
This can be checked by visiting the FSA website at www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234



ACOM799/6 10.08



