

Allianz Insurance plc

Fleet Solutions

Your guide to fleet solutions
with Allianz



Allianz 

For intermediary use only

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We are confident that when you compare our cover, claims service, risk management and additional benefits you will have a compelling option to sell in the current tough market.

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1 Welcome to Fleet Solutions with Allianz

Allianz has over 100 years of knowledge and expertise in providing insurance solutions in the UK. We offer comprehensive yet flexible solutions that can be tailored to meet your clients' specific requirements.

Why Recommend Us?

Our proposition is based on a tripartite relationship with you and your clients, building upon the belief that the more we collectively know, the more we can collectively achieve.

Allianz is dedicated to developing a deep understanding of what your clients need and we are committed to providing solutions to help them run their fleets successfully. We know that fleet operators, large and small, are continuously faced with the challenge of managing their fleets more effectively. They need to satisfy their mounting legal obligations, reduce their risks and manage expenses down. They need an insurer like Allianz who understands these challenges and is committed to finding ways to help them succeed.

We can help you by giving ready access to local, professional decision makers, offering products and services your clients want and sharing with you our knowledge and expertise in the fleet market. Combined with our technical underwriting expertise and a dedicated fleet claims service (Claims START), we feel confident that we offer a compelling proposition for you to sell in the current tough market and that we can be the right choice of insurance partner for you.

"We've done our research, we've listened to you and are excited to be able to offer a product and service that you've told us your clients want. We can help your clients reduce their costs and identify and meet their legal obligations." (2011)

Jon Dye, commercial motor manager



2 Why Allianz?

We are committed to placing our customers at the heart of everything we do and this service ethic is embedded in our business. Our efforts have been recognised with two prestigious industry awards – General Insurer of the Year and Commercial Insurer of the Year in 2010.



Additionally, in 2011 Allianz Commercial was the first of the major UK insurers to be awarded corporate chartered insurer status by the Chartered Insurance Institute (CII). Widely recognised as the industry gold standard, our award follows a rigorous assessment by the CII to ensure we meet their stringent standards. It exemplifies that the standards and quality we have built our business on and the values and practices that underpin them are the right ones for a leading professional insurer and partner of choice.

We're committed to ensuring we provide the right insurance and risk management programme for your clients' needs. A combination of our cover, claims service, expertise and additional benefits are what we believe makes our fleet offering a compelling option for you to sell in a tough economic climate.



We know that, now more than ever, it is important for our customers to trust that they work with a solid and financially strong partner. We are one of the UK's leading general insurance providers and part of the Allianz Group, a global leader in insurance and financial services. We are able to offer significant reassurance about not only the robust position of Allianz Insurance plc and our AA- stable outlook (Standard and Poor's rating 2010), but also the AA stable outlook rating of our parent company, Allianz SE. This is supported by the groups strong capital base and solvency position.

Cover

We can help control costs and minimise risk better than ever before. We write a broad cross-class range of risks, meeting the needs of a diverse scope of fleet operators from sole traders to major organisations. We understand that the size of a company's fleet often dictates their insurance needs and we can offer the appropriate products and services to match these needs with our Small Fleet and Motor Fleet offerings.





Sital Bhambra, motor fleet underwriter



John O'Connor, London branch motor manager

Claims Service

Our UK-based claims team makes every effort to ensure the claims experience is as simple and fair as possible. Our knowledgeable and responsive professionals are highly trained and have a comprehensive understanding of the market so they can deal with your clients' claims promptly and efficiently. Working closely with you, your clients and our underwriters, they will ensure all parties are kept well informed at all stages, costs are contained and settlements are fair and timely.

Claims START is our first notification of loss centre and operates 24/7/365. The service enables us to gather all the information we need in one phone call and assign a claims handler to manage the claim proactively and cost effectively for your client. We also have an electronic facility which allows you and your clients the flexibility to report claims whenever and wherever is most convenient at the time.

Local Expertise

To ensure we offer the highest levels of commercial and technical skills, our extensive UK branch network of dedicated fleet underwriters complete specialist training modules which form part of our CII accredited Underwriting Academy. They are specialists within their field and are equipped with the highest levels of authority for speed of decision making at a local level. They are equipped with the tools, time and environment to continually develop these skills and maintain knowledge through technical and non-technical training.

Additional Benefits

To further enhance our motor fleet offering, we have arrangements in place with carefully selected business partners who can offer a range of additional benefits designed to support our cover and provide solutions at discounted prices.

Additionally, our free risk management service, **riskdirector.co.uk** will help fleet managers identify where their businesses are most at risk and will provide information to help minimise the risk and ultimately control their claims costs.

3 Products and Services

We understand that no two businesses are the same and the size of a company's fleet often dictates their insurance needs. We can offer the appropriate products and services to match these needs with our Small Fleet and Motor Fleet offerings. Of course, we want to find a solution for everyone so please speak to your local Allianz branch to discuss tailored offerings for specific clients.

Small Fleet (5 - 15 vehicles)

Small Fleet offers a solution specifically designed to help small businesses reduce costs, save time and minimise hassle. With our unparalleled motor fleet expertise, we can help ensure your clients are aware of their legal obligations and help them meet these cost-effectively with our range of discounted and free tools and services. We offer businesses the flexibility to insure all their vehicles under one policy as well as pick and choose their cover requirements, creating their own bespoke cover. When accidents do occur, Claims START – our 24/7/365 claims notification service – combined with our professional claims team, allows businesses to get back to normal as quickly as possible, particularly important for small businesses.

Motor Fleet (15+ vehicles)

Motor Fleet is designed to give mid-large businesses total protection and control over their fleet operations, all backed by the financial stability of the largest P&C insurer in the world. With our unparalleled motor fleet expertise, we can help businesses meet their legal obligations, reduce costs, save time and minimise the risks associated with running a fleet. We offer businesses the flexibility to insure all vehicles under one policy as well as select additional cover requirements. When accidents do occur, Claims START – our 24/7/365 claims notification service – combined with our professional claims team, allows businesses to get back to normal as quickly as possible.

Our standard offering includes occasional business use and uninsured loss recovery as well as legal expenses and personal accident benefits. We can supply statistical data and online risk management tools to help businesses manage their risks more effectively. Our approved UK network of repairers provides a professional and competitive service and our UK-based claim centres are staffed with skilled and dedicated motor claims handlers.





Additional Features and Benefits

Cover Features

New for old cover for vehicles under a year old if damage exceeds 50% of new list price

Uninsured loss recovery and motor prosecution defence costs up to £100,000 per claim

Occasional business use – cover for private cars owned or loaned to an employee (available on Motor Fleet only)

Personal accident cover (£5000 indemnity per incident)

Medical expenses (£1000 per incident)

Unauthorised movement of third party vehicles (available on Motor Fleet only)

Automatic Policy cover within all EU countries

Personal belongings (£500 per incident)

Loss or theft of keys (£1000 per incident)

Additional Benefits

Allianz Motor Insurance Database – website and helpdesk providing immediate access to vehicle data

FREE windscreen repairs with AUTOGLASS

Up to **66% discount on a range of breakdown services with AA**

Motor legal advice line providing 24/7 access to specialist legal advisors

Case Analysis Tool to help clients pin-point where their fleet is most at risk

Risk Management Features

FREE risk management information and use of **award winning Risk Director website**

EXCLUSIVE discounts on a range of risk management products via market leaders RoSPA

Allianz Partnership Plus – financial assistance towards the costs of implementing risk management initiatives

Tracker Network UK (Ltd) – discounted products from the UK's most successful stolen vehicle recovery system

In vehicle safety solutions to manage risk and improve driver safety

Claims Features

FREE claims reporting cards and 'scene of accident' information to support your client's needs and control their claims costs

Claims START – flexible reporting via 24/7 telephone service or electronic reporting facility

Recovery, protection and redelivery of the insured vehicle following an accident

Courtesy vehicles are provided through the Allianz Approved Repairer Network (Class A vehicle and subject to policy cover and availability)

Facility to provide a **like for like replacement vehicle** at competitive hire rates (subject to availability)

Nationwide Allianz Approved Repairer Network, with five year work guarantee

Claims business consultants providing access to a dedicated claims expert for major clients

Claims tracking – keep track of your client's claims online

Dedicated UK based claims handlers

VAT and excess funding solution, available to major clients

SMART (Small and Medium Area Repair Technology) – local onsite repair is completed to minimise the impact and time the vehicle is off the road

4 Claims

We never forget what the client pays for. When the moment of truth arrives, we will both be judged on the handling of their claim. We know that the last thing you or your client wants to do in the event of a claim is make a round of phone calls and sort out replacement vehicles and repair work.

UK-based

claims handlers

That is why we have a dedicated 24/7 claims helpline where you can provide the necessary information in one call and we will do the rest – saving your client valuable time and money. We also offer an electronic facility, allowing the flexibility to report a claim whenever and wherever is most convenient at the time.

Our aim is ensure minimum inconvenience to your clients when the time comes to make a claim. We are pleased to offer the option to select a like-for-like replacement vehicle at an additional cost (subject to availability), our expert claim handler will offer this – ensuring your client can continue with the vehicle they are accustomed to and keep disruption to a minimum.

Claims START is the first notification of loss centre for motor claims, which operates 24/7/365.

The person you or your client speaks to is a dedicated motor claims professional. They will understand the nature of the claim, gather all necessary information in the initial phone call and proceed with managing the claim expertly and timely; we will of course keep all parties informed during the process. They will also recommend the most appropriate approved repairer and the work will be guaranteed for five years.

One call, one handler, one less thing to worry about.

To claim, call: 0800 587 5858

or contact your local branch for information on our electronic facility.

Claims Tracking

To help you keep track of your clients' motor claims, we have developed a flexible internet-based system. Updated daily, the facility allows you to be in control at all times, giving you the ability to monitor the progress of individual claims and construct your own client claims reports.

Credit Hire

The team provides a strategic and operational response to increases in credit hire related costs. Our handlers are dedicated to reducing the cost by proactively handling claims at notification and they have a wide knowledge of ongoing changes in the industry, industry agreements and pertinent case law.

Claims Investigators

Our claims investigators are based across the UK. They are highly skilled, investigating a range of claims where liability is in dispute, if the case is sensitive or requires an on-site visit. They provide peace of mind to clients that the claim will be thoroughly investigated on their behalf.





Nick Brown, claims business consultant

Claims Business Consultants

Allianz Claims Business Consultants (CBCs) are a personal claims focal point for your largest clients, providing information and assistance to help you and your clients understand and manage their claims. We believe that the more we collectively know, the more we can collectively achieve, so our CBCs will work closely with you, your clients and our underwriters and aim to resolve general claims issues as well as ensure that any bespoke arrangements are understood by our claims handling teams.

Our aim is to provide a high standard of customer care as well as technical ability.

Approved Repairers

When Claims START has been notified, an approved repairer will contact your client to arrange repairs. A free courtesy vehicle (class A) will be available whilst the work is carried out and all work is guaranteed for five years. This allows your client to carry on with business as usual and is one less thing to worry about.



AUTOGLASS

Free repairs:

If the windscreen can be repaired as opposed to replaced in full, we will waive any excess and pay the total cost on your client's behalf, saving your client both money and valuable time.

Damaged windscreens can mean time off the road for your clients' vehicles and costly replacement glass. To help get the vehicles on the road again as quickly as possible and to control costs, we have partnered with AUTOGLASS who guarantee their work for as long as your client owns the vehicle.

What to do following an accident:

We provide a fleet account card for each driver. Should glass damage occur, the driver simply presents the fleet account card to the AUTOGLASS windscreen installer who will then invoice Allianz directly. The VAT and excess will be invoiced to your client (if applicable) using a trade account.

Rehabilitation Team

Our specialist rehabilitation co-ordinators focus principally on more serious, third party personal injury claims. They help identify cases where rehabilitation can help to speed up the injured party's return to work and normal life. They 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.

Award Winning Fraud Investigation Team

Fraud awareness is high on our agenda and managing our fraud risk is a high priority. Our strategy, which is consistently developing in order to meet the challenges we face in the changing economic environment, supports the vital aspect of controlling your clients claims costs.

Our team's innovative efforts in a recent 'cash for crash' investigation were recognised by the industry, winning the Fraud Investigation Team of the Year at the 2010 Insurance Fraud Awards. We continue this commitment in the fight against fraud by tailoring our approach to operate at the forefront of fraud investigation and control.

VAT and Excess Funding Solution

For your major clients, we recognise that some may have specific requirements relating to the collection of repaired vehicle(s) and the payment of VAT and excess invoices. Subject to prior agreement, our funding solution allows a driver to collect a repaired vehicle without the payment of the VAT and excess due.

5 Risk Management

We understand the price-pressures your clients are under and know that they are increasingly tasked with running their fleets as cost effectively as possible. No one likes expensive surprises which is why we will help your clients understand risk and reduce their exposure, contributing to the overall security and stability of their business.

10%
reduced fuel
consumption with
RoSPA's Eco
driving

Free
risk management
advice and tools

trusted
preferred suppliers

Risk Director

With this free, online service, we share over a century of risk management expertise with our broker partners and clients. It provides easy access to a one-stop-shop of our expert knowledge, with technical notes, risk management guides and access to our preferred suppliers scheme. Our dedicated fleet section provides details of RoSPA courses and a downloadable 'The Safer Driving for Work' handbook. A brief overview of features include:

- Downloadable Fleet Risk Management Guide
- Access to a step-by-step guide to create a bespoke health and safety policy and management system
- An extensive library of technical guidance notes on all aspects of risk management specifically for fleet
- Save money through our preferred suppliers scheme. This provides access to a range of quality suppliers providing solutions to your risk management issues

RoSPA

RoSPA has been at the forefront of promoting road safety in this country and abroad and has built an unrivalled reputation as an innovative provider of risk management and fleet solutions.

We work exclusively with RoSPA to ensure that your clients benefit from their services at discounted rates.

Services available are:

- **Eco-Driving** – aims to change driver techniques to reduce fuel consumption by at least 10%, helping your clients save money whilst making a positive difference to the environment
- **Licence Verification** – a competitively priced service which manages and completes the online process of routinely checking employees driving licences and thereby entitlement to drive on company business – saving your clients valuable time whilst remaining compliant

RiskDirector



- **Online Driver Profiler** – an online risk assessment solution which assesses driver safety and related risk by measuring psychometric, demographic and behavioural influences. A free trial is available at www.rospa.co.uk
- **Fleet Risk Survey** – RoSPA’s MoRR review provides a tailored report offering clients an executive summary highlighting where their fleet is most at risk and providing bespoke recommendations and claims analysis
- **Driver Development Course** – assists drivers in developing a positive driving attitude, to develop a correct and systematic approach to minimising risk in the driving environment
- **Driver Assessor Review** – teaches drivers who are capable of assessing others within their organisation how to identify training needs
- **Driver Workshops** – for employees who drive for a living to understand the theory behind defensive driving

Tracker

We have partnered with TRACKER Network (UK) Ltd, to offer a range of discounted products which will help minimise your clients’ exposure to fleet risk both operationally and financially. TRACKER is the UK’s most successful stolen vehicle recovery system.



Fleet telematic systems are more advanced than ever before and fleet managers are reporting savings in terms of fuel consumption, driver accidents, journey times and overall management of their fleets.

SmartDrive

SmartDrive delivers video-based safety and operations solutions, making it easy for commercial fleet and safety managers to reduce the frequency, severity and financial impact of collisions, whilst improving driver productivity.

The programme has proven to dramatically reduce avoidable accident frequency and associated cost, as well as the potential to reduce maintenance costs and fuel consumption, all through modifying driver behaviour.

The system is entirely automated and web based, allowing easy, quick and secure access to driver data and reports, 24-hours a day.

Partnership Plus

To assist your clients with the cost of implementing agreed risk control measures, we will make agreed financial contributions that can be also be used in conjunction with our risk management partners to reduce overall cost.

How can my client benefit from these services?

To benefit and take advantage of our exclusive discounts, please speak to your local branch or visit www.ebroker.co.uk

6 Additional Benefits

Our Small Fleet and Motor Fleet policies come with a range of money-saving additional benefits. This means that we can concentrate on saving your clients money whilst they concentrate on making money.



Business breakdown cover

Getting your clients' vehicles back on the road is essential to minimise disruption and potential financial loss. The AA provide a fleet recovery service for Allianz clients at preferential rates. We have ensured that this process is as easy as possible; simply let your local Allianz branch know that your client is interested and we will do the rest.

Breakdown assistance includes:

Roadside Assistance – repair at the roadside or recovery to the AA's choice of appropriate local repairer. Available 24/7/365

Relay – transportation of vehicle, driver and up to seven passengers to a UK mainland destination if local repair is not possible

Relay Plus – as above but with option of car hire, accommodation or public transport services for driver and passengers

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

Fleet Europe Cover – can be added for vehicles less than 3.5T. Provides peace of mind when business dictates travel abroad. All calls will be answered by an English speaking operator

Services are grouped as follows:

	Up To 66% Discount
Fleetwide 1	Roadside, Homestart, Relay, Relay Plus, Accident Management
Fleetwide 2	Roadside, Homestart, Relay, Accident Management
Fleetwide 3	Roadside, Homestart, Relay, Relay Plus
Fleetwide 4	Roadside, Homestart, Relay
Fleetwide 5	Roadside, Homestart
Fleet Europe	Europe wide cover

A **pay-for-use** service is also available at a preferential rate of up to **22%** with NO administration costs.

up to
66%
business
breakdown
cover
discount

Three ways to register

- 1. By branch** – simply contact your local Allianz branch and the AA will then call your client
- 2. By phone** – your client can call the AA direct on **0800 55 11 88** quoting their policy number and discount reference number **0668**
- 3. By web** – visit **www.theaa.com/business** and use promotional code **0668**



Case Analysis Tool

Unique to Allianz, our case analysis tool is offered free to brokers and clients. It will help your clients pin-point where their fleet is most at risk by providing a detailed breakdown of their accident experiences, allowing trends to be recognised quickly.

The CAT will identify:

- **Driver name** – promoting individual training needs
- **Driver age** – helping to measure and shape driver selection
- **Circumstance code** – 24 codes to assign claims to, which will help detect areas requiring prompt attention
- **Vehicle type** – identifying which vehicles are producing the accidents, to help prioritise action
- **Depot** – for larger clients with multiple depots, we can help identify locations with the greatest number of accidents
- **Report date** – an analysis of the time between the date of the accident and the date it has been notified. Prompt notification is vital to controlling the cost of claims particularly following the introduction of the MoJ reforms
- **Customised facility** – an analysis of any combination of the above options

How can my client get access?

You or your client can request this through your local Allianz branch. We can only provide CAT data from the period your client has been insured with Allianz.

Legal Assistance

Allianz Legal Protection comes as standard and provides Uninsured Loss Recovery up to £100,000 per claim.

24 hr fleet legal assistance number: **0844 854 1784**

Your clients will have access to the following benefits:

- a specialist solicitor to assess the claim independently
- solicitors who specialise in European claims
- simple administration and a single point of contact

Motor Insurance Database (MID)

Loading vehicle details on the MID is a legal requirement for fleet managers. To assist your clients in fulfilling their legal obligation we have developed the Allianz Commercial Motor Insurance website (ACMI) **www.allianzmid.co.uk** providing 24/7 access to vehicle details at the touch of a button, with the following benefits:

- update at convenience
- easy to use solution, supported by the Allianz MID helpdesk on **0845 073 1118** (Mon - Fri, 8am - 6pm)
- DVLA look up for VRM to speed up data entry and improve accuracy
- access can be given to as many people as required and split by location, to suit departments, depots or more than one company

Of course your clients may have differing needs; we offer alternative update methods by post, fax or email to the local branch. We offer a solution for every client.

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Contact us Today

We are here to help you help your clients and your local Allianz branch is your information point. If you have any further questions about our offering or want to discuss how you can develop your fleet business with us.

Products and Services

We provide insurance solutions for all areas of your clients' businesses, large or small. To find out more, please contact your local Allianz branch or visit

www.allianzbroker.co.uk

Motor

Motor trade
Motor fleet

Property & Casualty

Property owners
Construction
Employers and public/product liability
Material damage and business interruption
Professional Indemnity

Accident & Health

Group personal accident and business travel

Small business

Office
Flatowners
Retailers
Property owners
Business
Contractor

Engineering

Engineering insurance
Engineering inspection services



www.allianz.co.uk

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Allianz Insurance plc is a member of the Association of British Insurers.

Allianz Insurance plc 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 or by contacting the FSA on 0845 606 1234

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