

Allianz Insurance plc

Fleet Solutions

Your guide to fleet solutions with Allianz



Allianz 



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We are confident that when you compare our cover, service, risk management and additional benefits you will want to work with us to manage your risks and improve your operations.

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1 Welcome to Fleet Solutions with Allianz

We're confident that we know the risks you face. 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 specific requirements.

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

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

We have designed our fleet offering to ensure that you and your broker have ready access to local, professional decision makers, offering products and services you want. Combined with our technical underwriting expertise and a dedicated fleet claims service (Claims START), we feel confident that we offer a compelling proposition and that you will want to work with us to manage your risks and improve your business operations.

Alongside your insurance broker, we are here to help and look forward to working with you.



"We've done our research, we've listened to you and your brokers and are excited to be able to offer a product and service that you've asked for. Our risk management solutions can also help you reduce costs and we can support you in identifying and meeting your legal obligations." (2011)

Roger Ball, head of commercial motor and motor trade

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 know that, now more than ever, it is important for our customers to trust that they are working 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 reinsurance 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.

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

Cover

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. With our risk management solutions and additional benefits, we can help control your costs and minimise your risks 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.

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 claims promptly and efficiently. Working closely with you, your broker 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 claim handler to manage the claim proactively and cost effectively. We also have an electronic facility which allows you and your broker the flexibility to report claims whenever and wherever is most convenient at the time.

Sital Bhambra, motor fleet underwriter



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 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 you with solutions at discounted prices.

Additionally, our free risk management service, riskdirector.co.uk, will help you identify where your business is most at risk and will provide information to help minimise the risk and ultimately control claims costs.

3 Claims

We never forget what you pay for. When the moment of truth arrives, we know we will be judged on our handling of your claim.

We know that the last thing you want to do in the event of a claim is make a round of phone calls and sort out replacement vehicles and repair work. That is why we have a dedicated 24/7/365 claims helpline where you can provide the necessary information in one call and we will do the rest – saving you 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 to ensure minimum inconvenience to you 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 – which means the driver can continue with the vehicle they are accustomed to and disruption is kept to a minimum.



Claims START

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

The person you or your broker 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 from beginning to end and they 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.

To claim, call: 0800 587 5858

or contact your broker for information on our electronic facility.

We also have specialist claims teams, to compliment the service we offer:

Rehabilitation Team

We employ a specialist team of rehabilitation co-ordinators. Their focus is principally on more serious, third party personal injury claims. The team helps identify cases where rehabilitation can help to speed up the injured party's 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 Investigators

We employ a team of claims investigators based across the UK. The team is 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 that your claim will be thoroughly investigated on your behalf, with minimum disruption to you.

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

Approved Repairers

When Claims START has been notified, an approved repairer will contact you 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 you to carry on with business as usual and is one less thing to worry about.

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.

The team has been a vital and successful addition to our claim's division. The credit hire market is ever changing and it is vitally important that we keep our finger on the pulse.

VAT and Excess Funding Solution

For our 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.

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 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.

Claims Business Consultants

Allianz Claims Business Consultants (CBCs) are a personal claims focal point for our largest clients, providing information and assistance to help you understand and manage your claims. We believe that the more we collectively know, the more we can collectively achieve, so our CBCs will work closely with you, your broker 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.



Nick Brown, claims business consultant

4 Risk Management

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

*Risk*Director Risk Director

With this free, online service, we share over a century of risk management expertise with you and your brokers. It provides easy access to a one-stop-shop of our expert knowledge with technical notes, risk management guides and access to our preferred supplier 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 the motor fleet
- Save money through our preferred supplier scheme. This provides access to a range of quality suppliers providing solutions to your risk management issues.

www.riskdirector.co.uk



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 you can 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 you 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 you valuable time whilst remaining compliant
- **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 an executive summary highlighting where your 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





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.

Tracker

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

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.

5 Additional Benefits

We appreciate that you are looking to your broker and insurer to provide value for money, so we have secured a range of additional benefits via carefully selected trusted partners, all at discounted prices.



We also offer a range of our own in-house services, such as our unique Case Analysis Tool, free of charge.

We will concentrate on **saving** you money whilst you concentrate on **making** money.



Business breakdown cover

Getting your vehicles back on the road is essential to minimise disruption and potential financial loss. The AA provide our clients with a range of fleet recovery services with up to 66% discount.

Breakdown assistance can include all or some of the following, dependent on your business needs:

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

AUTOGLASS

Damaged windscreens can mean time off the road for your 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 the work for as long as you own the vehicle.

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 behalf, saving you time and money.

Case Analysis Tool (CAT)

Unique to Allianz, our CAT is offered free. It will help you pin-point where your fleet is most at risk by providing a detailed breakdown of your 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 companies 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 MoI reforms
- **Customised facility** – an analysis of any combination of the above options





Motor Insurance Database (MID)

Loading vehicle details on the MID is a legal requirement for fleet managers. To assist you in fulfilling your 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 your convenience
- easy to use solution, supported by the Allianz MID helpdesk **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

If you can not obtain access to the internet, we offer alternative update methods by post, fax or email to the local branch. We have a solution to suit your business needs.

Legal Assistance

Allianz Legal Protection comes as standard in our offering.

Our 24 hr fleet legal assistance number is **0844 854 1784**

You 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

If you are interested in any of the services mentioned, please speak to your insurance broker.

6 Contact your Broker Today

We have designed our fleet offering to ensure that we provide you with value for money products and services and are confident that we can do exactly that.

If you have not already done so, please contact your broker today and start enjoying the benefits of our offering straight away.

Visit www.allianz.co.uk/commercial



John O'Connor, London branch motor manager

Products and Services

We provide insurance solutions for all areas of your business. To find out more, please contact your broker.

Motor

Motor trade
Motor fleet

Property & Casualty

Property owners
Construction
Employers and public/product liability
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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 or by contacting the FSA on 0845 606 1234

