

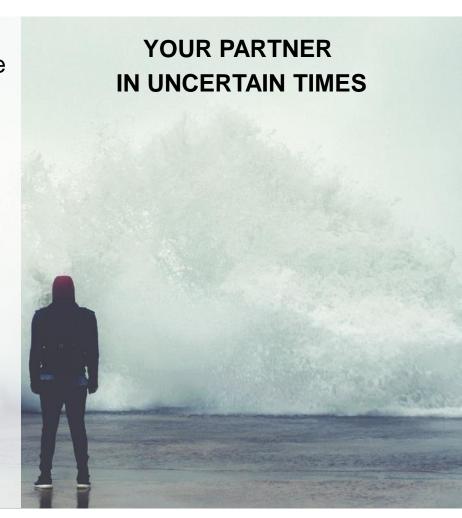
# Recognise the Risk – Seize the Opportunity

**Company Presentation** 



## We offer full service in the lines of transport and group accident insurance from a single source to our clients

- We, the KA Köln.Assekuranz Agentur GmbH (Köln.Assekuranz), are
  - a national and international operating underwriting agency for industrial risks
  - specialists in the lines of transport and group accident insurance
- As a company of ERGO we are thoroughly connected through the International Network of Insurance (INI)
- We are a longstanding, experienced and well-established team offering complete service from a single source
- Equipped with all the powers of attorney needed to satisfy the high demands of industrial and corporate clients



## Köln. Assekuranz with the business model of an insurer and the key component service



### **History / Position**

- Founded by Munich Re in 2007, transferred to ERGO in 2016
- Business model of an insurer and the key component service

#### **Our Know-How**

- Experienced lines of business specialists, scientists, mariners and lawyers
- Handling of enquiries concerning contracts and claims
- Short decision-making paths and permanent business partners

### Our possibilities in Risk Transfer

- Analysis of coverage concepts and compilation of international insurance solutions
- Conception and leading of international insurance programmes
- Facultative reinsurance

### Our possibilities in the Service Domain

- Offers independent of insurance products
- Taylor-made solutions
- Integration on client's value-added chain

## We offer risk concepts for global industrial customers complemented by first-class risk service

#### **Risk Service Transport insurance Group accident insurance** Definition of risk parameters Conception of coverage concepts Worldwide analysis and evaluation of natural hazards Analysis and optimising of existing Assessment and conception of appropriate insurance Ascertainment and systematization coverage concepts solutions of risk data **International programmes** Compilation and management of Loss prevention through Rehab and Case-Management in international programmes transport-specific "know-how" group accident with local decision **Bundling** of insurance lines Extensive assistance solutions

Marine Insurance: main subjects

## Our marine insurance programme include:

Marine cargo insurance in general, international programmes, business interruption, transport and traffic liability, transport special lines

## Focus on four main subjects

Human

Transport techniques

Crime

Human factor

**Nature** 

Climate change

Weather extremes

Natural hazards

**Organisation** 

Effects of globalisation

Supply chains

Division of labour

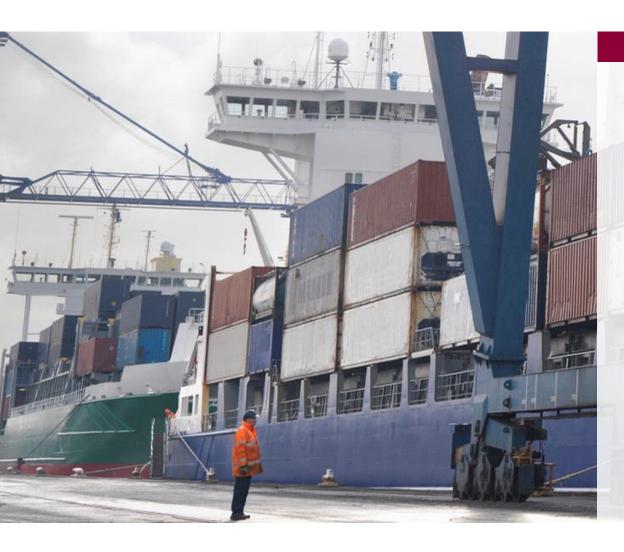
**Analysis** 

 Identification and evaluation of claim trends



Marine Insurance: service portfolio

## Comprehensive consulting and development of apposite coverage concepts are our strenghts in regards to marine cargo insurance



- Analysis and evaluation of complex transport chains
- Consulting in the areas:
  - Parameters of risk transfer
  - Interfaces
  - Accumulation
  - Types of goods
  - Terms of supply and logistics contracts
- International compliance topics
- Services for loss prevention, claim and recovery management
- Development and implementation of coverage concepts
- Compilation and management of international programmes

Marine Insurance: service portfolio

## We make use of group synergies to answer complex questions regarding different lines of business and use INI for international programmes

## **Synergy effects**

- Complementary composite solutions e.g. marine insurance together with property, liability or engineering insurance
- Analysis and optimising of existing coverage concepts
- Routing of complex questions regarding different lines of business within the group



## **International programmes**

- Implementation of the International Network of Insurance:
  - High level of service quality and standardised requirements in the local markets are guaranteed
  - Central management and coordination of programme, reporting and involvement in local claims

## The International Network of Insurance facilitates taylor-made insurance solutions for our clients and their foreign subsidaries



- ERGO offers industrial and commercial clients numerous powerful and cost-effective international insurance programmes
- The advantages of central management are combined with local expertise
- Central negotiation for coverage concepts and premium rates for both German and foreign locations
- Local fronting policies considering all fiscal and legal regulations
- High standards because of binding agreements for all INI partners and an inhouse quality management

## The network partners of INI are leaders in their respective markets



- INI partners are market leaders
- Financially strong and sound companies
- Commitment to INI partnerships at all management levels
- Broad expertise regarding underwriting and service for worldwide industrial clients
- Experienced contact persons in each INI company







Basler Versicherung

Switzerland



Ping An China











## In the area of group accident insurance, the focus is on people

### Focus on four main subjects

## Rehab & Case Management

- Medical management
- Professional rehabilitation
- Technology management

### **Assistance**

- 24/7 emergency hotline
- Repatriation
- Doctor to Doctor contacts

## Travel Management

- Online platform
- Travel warnings
- Travel information

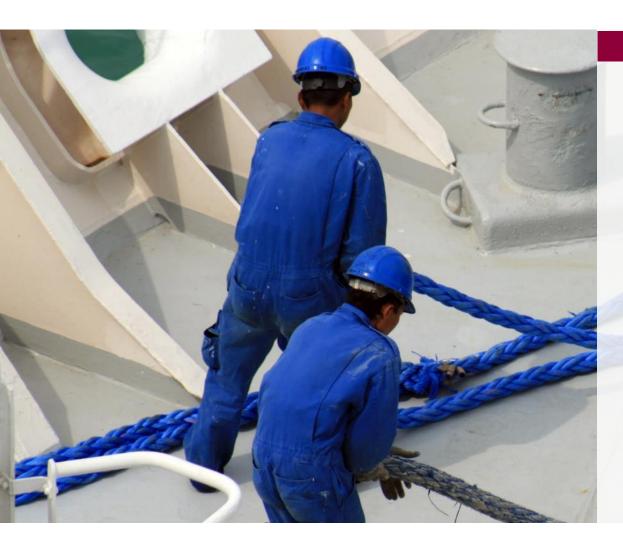
### **TraumaCare**

- Acute intervention
- Psychological treatment
- Certified emergency service



Marine Insurance: service portfolio

## We offer taylor-made group accident coverage concepts and comprehensive consulting



- Consulting in the areas:
  - Drawing up of contracts
  - Administration
  - Tax
  - Jurisdiction
- Custom made coverage concepts
- Concentration on the all-around-care of the injured
- Constant development of new cover elements
   (assistance, rehab and case management, information about crisis regions, ...)

## K.A.R.L.® is Köln.Assekuranz's unique tool for the analysis of Natural Hazards

#### Focus on four areas

#### **Online Services**

- K.A.R.L.<sup>®</sup>-Online / Online Pro
- Individual IT interfaces

#### **Single Location Analysis**

- Location choice
- Action planning for risk minimisation

### **Multi Location Analysis**

- Portfolio risk tranparency
- Identification of accumulation

### **Route of Transportation Analysis**

Supply Chain, Business Continuity



- Scientific approach with practice orientation
  - Individual advice from geoscientific experts
  - Worldwide spot on analysis of the hazard with regards to specific vulnerability
    - Quantitative and qualitative ascertainment of the risk
    - Globally comparable set of criteria
  - Network possibility with the business processes of our clients
- Risk ascertainment from the client's point of view

## We also offer comprehensive services in the areas of Marine and Technology, Safety and Crime Prevention

#### Focus on four main themes

#### Personnel

- Analysis of weak points
- Instruction
- Qualification

#### Risk

- Identify
- Evaluate
- Accompany and reduce

#### Safety

- Packaging
- Transport chain
- Handling & storing

#### **Processes**

- Optimise
- Check and optimize interfaces
- Assessment of damage and development of practicable loss prevention measures



- Risk service measures for projects
- Risk identification for the complete transport route
- Development of packaging concepts
- Certification of your loading personell according to VDI 2700/DIN EN 12195-1
- Escort of fragile transports worldwide
- Advice on the spot
- Checking the interfaces
- Crime prevention
- Suitable safety and security concepts for transport and storage
- Support when implementing loss prevention concepts

## We are your partner in controlling risks and in creating added value

#### **Detection**

- Analysis of the individual risk situation of the client
- Professional interpretation of the results

## **Analysis**

- Exact risk assessment with the client
- Support decision concerning risk solutions

### Solution

- Risk services through integration in the value added chain of the client
- Organisation and realisation of insurance concepts where necessary

### Assistance

- Permanent communication and feedback with the client
- 24/7 availability



## **Imprint**

KA Köln. Assekuranz Agentur GmbH

Scheidtweilerstr. 4

50933 Cologne, Germany

Phone: +49 221 39761-200

Fax: +49 221 39761-301

info@koeln-assekuranz.com

www.koeln-assekuranz.com

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