



ALLIANZ COMMERCIAL

Our claims service



Our claims commitment

We keep things moving, stay transparent, and focus on getting businesses back on track to help ease any stress.



OUR CLAIMS SERVICE

Shaping the future

We play an active role in helping to drive progress across our industry. Through partnerships with the ABI, Thatcham Research, the Insurance Fraud Bureau, the Civil Justice Council and the Motor Insurers' Bureau, our experts help influence key decisions and improvements. We share our insight through the Allianz Partners Academy and wider thought leadership, helping to keep you and your customers one step ahead.

Sustainability

As the top global insurer on the Dow Jones Sustainability Index, we're committed to doing the right thing for the planet as well as for our customers. We promote practical, sustainable choices, from green parts and repair-over-replace solutions to our supplier sustainability charter. It's all designed to reduce waste and support more responsible repairs.

Stronger through our global network

With operations in over 70 countries and a heritage dating back to 1890, we bring global resilience and insight to every claim. It helps us predict trends, strengthen our approach and enhance the service your customers receive.



Tailored claims solutions

Putting customers first means shaping each claims journey around customers' real needs. We take time to understand the situation and aim to deliver the right solution, quickly and with care.

Technical excellence

We invest heavily in training, helping to make sure our people stay at the forefront of industry knowledge and expertise. Every claim gets the individual attention it deserves, supported by our centres of excellence in Birmingham and Milton Keynes, and by our in-house, UK-wide Claims Investigators.

Smarter through data

We're investing in smarter ways of working. That means stronger data skills across our business and dedicated training for our specialists. Our automation and machine-learning tools help to streamline routine tasks, enabling us to respond faster and with greater accuracy. It frees up our claims handlers to focus their time where it really matters, supporting your customers.

Simple digital claims

We aim to make claims easy to manage. With 24/7 motor claims notification available through the Allianz Claims Hub, along with Live Chat access to all of our expert claims teams, you have flexible ways to stay informed and receive timely responses.



We aim to resolve claims quickly and transparently, always putting your customers first. And brokers value the consistency we deliver.

In 2026, we secured the Gracechurch UK Claims Service Quality Marque for the tenth consecutive year, based entirely on broker feedback. The award recognises insurers who excel in responsiveness, communication and technical expertise, and Allianz again exceeded the benchmark in every category.

The result? Smoother claims journeys and faster answers for your customers, with fewer escalations and surprises for you.



OUR CLAIMS SERVICE

Allianz delivered another outstanding year for claims service in the UK, finishing with its highest ever Net Promoter Score (NPS). Brokers consistently highlight the accessibility of the claims teams, clear communication, and the way technology genuinely supports the service experience. It's this combination of people and technology that makes Allianz again a worthy recipient of the Claims Service Quality Marque."

Ben Bolton,
Managing Director, Gracechurch

Award-winning claims service

Digital claims solutions



Allianz Claims Hub

Your claims, your way – simple, fast and there when it matters. The Hub gives you and your fleet managers a clear, flexible way to report and track commercial motor claims whenever it suits you, with the tools and transparency to keep everything moving.



Designed for speed and simplicity

You can report and track commercial motor claims online, 24/7. The Hub helps to make the process straightforward from the start, with:

- quick, intuitive reporting that guides you through the essentials
- secure digital document uploads at any point in the claims journey
- a clear audit trail showing when the claim was reported, plus a full summary of activity
- access to file notes so you can instantly see the status of your customer's claim.



Report a claim in minutes

Submitting a claim is simple. Upload photos, documents or dash-cam footage whenever you need to – no delays and no back-and-forth. Everything is captured cleanly for a complete, trackable record.



Repairs made easy

Keeping vehicles on the road is vital. Through the Hub you can:

- instruct an approved repairer on new or existing claims
- benefit from a £150 reduction on your customer's excess when using an approved repairer (subject to policy terms)
- request a like-for-like replacement vehicle for non-fault accidents directly through Enterprise Rent-A-Car.



Stay in control with real-time tracking

Check progress at any time, including validation updates, liability decisions, repair stages and third-party activity. Track estimates, payments, recoveries and your applicable excess, all in one place.

OUR CLAIMS SERVICE



Chat to us live

If you need a quick answer, Live Chat connects you straight to our expert claims handlers in Birmingham and Milton Keynes across Property, Casualty, Construction, Engineering & Energy, Motor Trade and Motor Fleet products. We'll also proactively keep you updated throughout the claim, so nothing comes as a surprise.



Our supplier partner network

Supplier partners you can rely on

We work closely with specialist suppliers who share our commitment to delivering outstanding customer service. Our partners are chosen not just for their technical capability, but for the care and professionalism they bring to every customer interaction. They understand the importance of getting things right first time and they share our focus on keeping your customers supported throughout the claims journey.

From national loss adjusters and leading solicitors to rehabilitation coordinators and specialist contractors, our supplier network reflects the breadth of expertise needed to manage claims smoothly and efficiently.

We collaborate closely with our partners to deliver tailored solutions that match the needs of each customer and every type of claim. The result? A joined-up, award-winning approach that delivers consistent quality and a better experience for customers when they need it most.

Approved Repairer Network (ARN)

Our Approved Repairer Network helps to give customers a faster, smoother and more cost-efficient repair experience. With over 300 approved UK garages, customers can benefit from a reduced excess, quicker repair times and the use of certified green parts where appropriate. All repairs come with an Allianz-backed ownership-length warranty, helping to deliver reassurance and consistent quality while keeping repair times and costs tightly controlled.

Loss adjuster expertise

Our network of specialist loss adjusters ensure complex claims are managed quickly and professionally. For major incidents such as fires, floods or structural damage, they respond fast, assess the situation on site and coordinate contractors to help reduce disruption. With delegated authority to make decisions and payments on the spot, they can help accelerate settlements and support customers through every step of recovery.



Your feedback

OUR CLAIMS SERVICE



The FNOL ClaimsStart facility works really well and makes the reporting process straightforward, allowing incidents to be recorded quickly and efficiently, which is important for Fenchurch and our customers. The system is easy to navigate and the FNOL app shares all the relevant information we need to progress matters with confidence."

Fenchurch



The claims handling team at Allianz truly stands out for their expertise and professionalism. It's rare that I need to escalate any issues, as they are always resolved promptly and effectively. Additionally, the team's friendly and approachable nature makes working with them an absolute pleasure."

Gallagher



We've consistently been impressed with the high standard of service provided by Allianz's commercial claims team, across all classes of business. The motor team is a particular standout, compared to other similar insurers."

BEAM Insurance solutions

Claims proposition managers more than an escalation point



OUR CLAIMS SERVICE

We are dedicated to helping our brokers and customers get the claims support they need. Whether it's onboarding brokers and fleet managers to the Allianz Claims Hub or carrying out large claims reviews, our purpose is to ensure the delivery of excellent customer service."

Sam Buckley,
Chelmsford Claims Proposition Manager

"I am proud of our award-winning claims service. Our claims proposition managers bring our claims vision to life by supporting you and your customers and working in partnership with you to ensure an exceptional experience for our customers."

Kay Bagley
Strategic Claims
Proposition Manager



Cohesive communication

Every successful relationship relies on regular and honest dialogue. Our quarterly Claims Proposition Manager (CPM) newsletter provides you with an update on our activities, recent thought leadership, as well as invites to Allianz events.

Throughout the year we ask for your feedback. Understanding how we're performing against our promises is crucial. It helps us to ensure that we're meeting your needs.

Helping your business to grow

We are happy to discuss tailored claims solutions to support you and our mutual customers. With our expertise, your customers will feel confident that their business is understood, and assured that we've the right technical skills, digital solutions, and supplier partners in place to support them through every step of a claims journey.

Once the business is secured, we will personally spend time with your new customer supporting them as they get set up and ready to use our digital solutions, including Allianz Claims Hub and Live Chat.

Continuous proactive engagement

There's no 'one and done' attitude, you can expect continuous and proactive engagement from us. We will provide regular claims analysis so you can see how your portfolio is performing. We'll look at lifecycles, average cost per claim and types of incidents, to help identify any potential areas of development. In addition, you can expect invitations to our dedicated regional broker claims forums, with access to our senior team and in-house experts. You'll receive up-to-date market insight such as the latest claims and fraud trends as well as deep dives into industry-led hot topics, helping to ensure you're always on the front foot.

Motor Fleet and Motor Trade claims

Support throughout the journey

In-House Motor Engineers

Our highly qualified mechanical engineers quickly assess damage and identify total losses, accelerating the decision and payment process.

Uninsured loss recovery

If your customer is involved in a non-fault claim, we can appoint one of our ULR Solicitors to assist in recovering any uninsured losses. This can include the policy excess, their personal belongings, private hire or public transport costs, and other losses arising from the incident.

Third-Party Capture

Our dedicated Third-Party Capture team acts fast when your customer is at fault, contacting the third-party early, managing their claim directly and keeping control of costs. This early involvement helps us to manage claims spend, reduce the risk of escalation and support a smoother experience for everyone involved.



Excess waiver

Where a third-party is at fault and their insurer is identified, we may waive your customer's damage excess, removing the need for your customer to reclaim the same from the at fault driver.

Approved Repairer Network

Our approved repairer network of over 300 UK garages helps deliver faster, smoother and more cost-efficient repairs, with reduced excess, quicker turnaround times and certified green parts where appropriate, all covered by an Allianz warranty for the vehicle's entire ownership.

Lifetime repair guarantee

Our nationwide approved repairer network provides a lifetime guarantee on all repairs.* And, with your customer's permission, we'll always look to repair damaged vehicles with recycled parts, supporting our sustainability commitments and helping to reduce waste.

Mobile windscreen repairs

To help minimise disruption, Autoglass can travel to your customer and complete windscreen repairs, all covered by a lifetime guarantee.

*Lifetime guarantee is only applicable whilst the vehicle is owned by the policyholder

Motor Fleet and Motor Trade claims continued

Easy access to claims support

Alongside phoning or emailing us, you can notify and track claims online, 24 hours a day via [Allianz Claims Hub](#). You can also receive instant claims updates from our dedicated motor team through live chat.

24/7

Claims proposition managers

For larger fleets with higher claims frequencies, you'll benefit from a dedicated claims proposition manager who'll work closely with you to support your customers.

Claims investigators

Our in-house claims investigators will work with your customer to establish whether the personal injury claim made against them should be defended or settled.

Free accident recovery

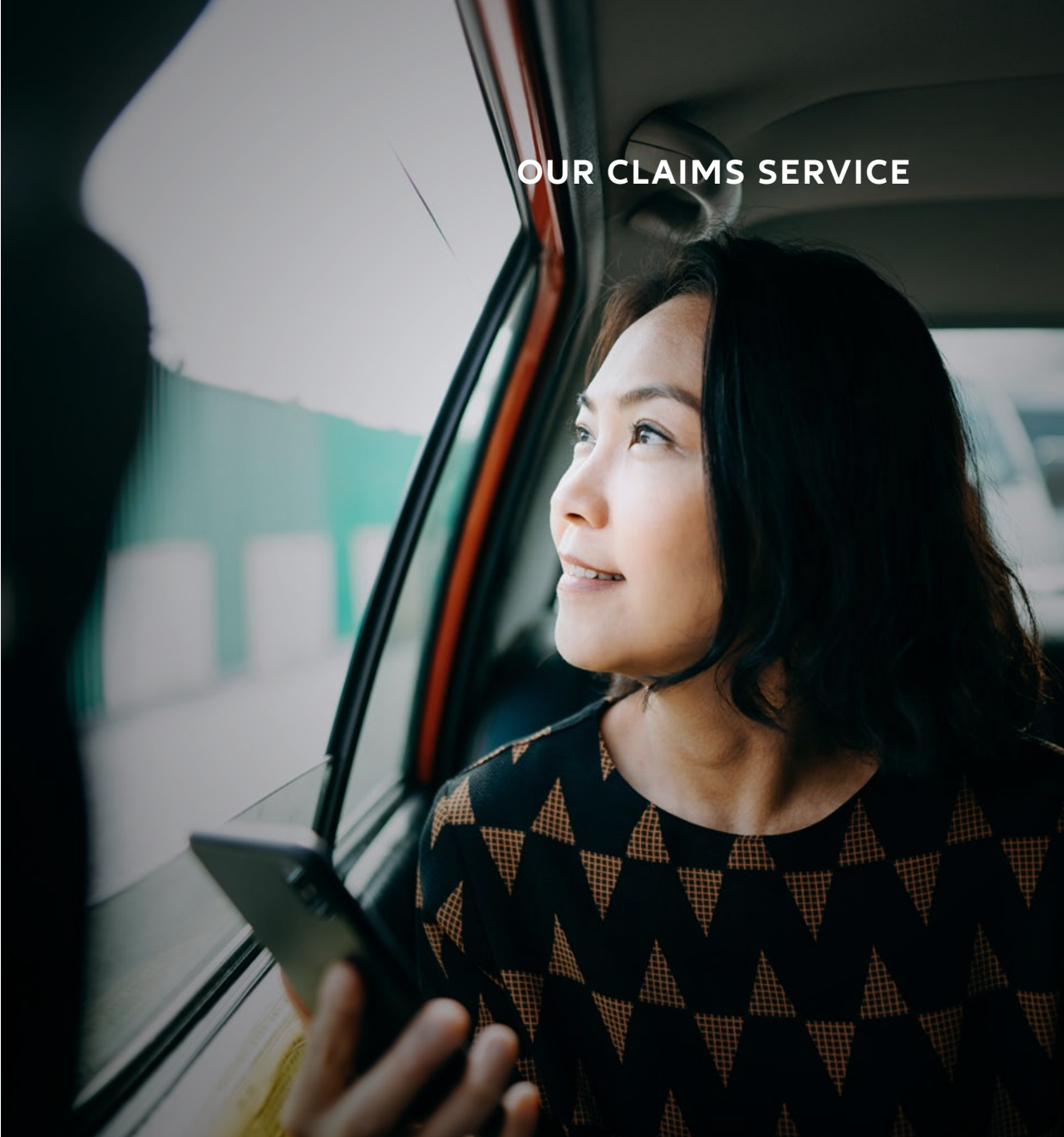
We'll collect your customer's damaged vehicle and take it to one of our approved garages. Once repaired, the vehicle will be returned to your customer free of charge.

Free courtesy vehicles

If your customer's vehicle is off the road, we'll provide a free Class A courtesy car when they use an Approved Repairer. If a third-party is at fault, we'll ask Enterprise to consider a like-for-like replacement, including electric or hybrid models, at competitive rates.*

*Provision of a like for like replacement is subject to Enterprise's own Terms and Conditions

OUR CLAIMS SERVICE



Motor Trade only

Loss Adjusters

When property is damaged, we appoint our panel of expert Loss Adjusters who work directly with your customer to assess, agree and settle the claim.

Customer's Consequential Loss

If your customer damages their customer's vehicle, we'll arrange for a replacement vehicle to be provided (subject to conditions).

Property claims

Because it's more than just bricks and mortar

OUR CLAIMS SERVICE



Putting customers at the heart of every claim

Our experienced property claims handlers take care of every aspect of your customer's claim. With a customer-centred approach, we listen carefully, understand what matters most, and focus on helping customers get back to normal as quickly as possible.

Loss adjusters

Our expert loss adjusters rapidly respond to establish the cause of a claim and help minimise further damage. They coordinate third-party contractors to ease the pressure on customers, and for larger or more complex losses they carry out site visits to assess the full extent of the damage. For more significant cases, our Major Loss Team, large loss handlers may also attend site alongside the loss adjuster to provide additional expertise and support.

Claims proposition managers

For large property portfolios with higher claims frequencies you'll benefit from a dedicated claims proposition manager who'll work closely with you to support your customers.

Preferred suppliers

We partner with specialist suppliers, such as glaziers and locksmiths, chosen for their shared ethos in excellent customer service. Our partners help your customers to get back up and trading as quickly as possible, offering them sustainable and tailored solutions.

Kick-start payments

Wherever possible, we aim to resolve claims at first contact but we also recognise that some claims are more complex. For commercial property losses between £10,000 and £100,000, we can offer kick-start payments of up to 50% of the Reserve Value to support cash flow and help address immediate costs.

Alternative premises

If your customer's property is extensively damaged, we'll work with them to arrange suitable alternative premises to minimise interruption to their business. We can also arrange short and long term residential accommodation in all areas of the UK.

Surge response

We're equipped to manage a sudden influx of claims. Using in-house data and geospatial technology, we can quickly identify which customers are likely to be affected by a severe weather event, so that you can advise them as to which precautions they should take.

Customer First Reponse

For Property claims under £10,000, we aim to settle them quickly through our Rapid Claims Settlement programme. We only request essential evidence and assess each claim on its own merits.

Easy access to claims support

In addition to phoning or emailing us, you can [notify claims online](#) and receive instant claims updates from our dedicated property team through live chat, via Allianz Claims Hub.

Casualty claims

Your customers are in safe hands

Large loss claims

For large complex losses over £100k, we'll appoint one of our experienced major loss claims handlers to personally support your customer throughout the lifecycle of their claim.

Claims investigator

Our in-house claims investigators will work with your customer to establish whether the claim made against them is one to be defended or settled.

Dedicated casualty expertise

Our experienced casualty claims handlers manage all aspects of your customer's claim. We can also provide access to clinically qualified professionals who will work with the injured party to assess their rehabilitation needs.



OUR CLAIMS SERVICE

Disease expertise

Our claims casualty team has expertise in managing disease-related claims such as asbestos related illnesses, noise-induced hearing loss and dermatitis.

Fraud investigation

We work to detect and prevent fraudulent claims, working with you, your customers and our supplier partners to deter future claims.

Easy access to claims support

In addition to phoning or emailing us, you can [notify claims online](#) and receive instant claims updates from our dedicated casualty claims handlers through live chat, via Allianz Claims Hub.

Our panel solicitors

Our trusted legal panel works in close partnership with us to provide expert support across claims, helping deliver consistent outcomes, efficient handling and a high standard of service at every stage of the journey.

Construction, Engineering and Energy claims

Re-energising your customer's business

Easy access to claims support

In addition to phoning or emailing us, you can receive instant claims updates from our dedicated Construction, Engineering and Energy claims team through live chat, via Allianz Claims Hub.

Dedicated construction and engineering expertise

Our experienced claims handlers manage all aspects of your customer's claim. We can also provide access to clinically qualified professionals who will work with the injured party to assess their rehabilitation needs.

Loss adjusters

We have loss adjuster expertise for all aspects of construction, engineering and renewable energy losses. They'll rapidly respond to establish the cause of your customer's claim, offering advice and support as to how to minimise further damage and help ease the stress by coordinating all third-party contractors. For large complex losses, our adjusters will make site visits to better understand the nature and the extent of the loss.

Claims investigator

We'll carry out an accident investigation to establish whether the personal injury claim made against your customer is one to be defended or settled.

OUR CLAIMS SERVICE



£100,000

Large loss claims

For large complex losses over £100,000, we'll appoint one of our experienced major loss claims handlers to personally support your customer throughout the lifecycle of their claim.

Speciality and financial lines claims

All your customers' financial lines claims, including Directors & Officers, Professional Indemnity, and Employment Practices Liability claims are managed by our experienced financial lines claims handlers who will deal with all aspects of your customer's claim.

We partner with leading solicitors who have experience and expertise in managing these niche losses, to support your client through their claims journey.

Marine and Cyber claims are managed by dedicated specialist claims teams across our Commercial business, providing the technical insight and guidance needed to deliver a smooth and confident claims experience.



Allianz Insurance plc.

Registered in England number 84638
Registered office: 57 Ladymead, Guildford,
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by the Financial Conduct Authority and the
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