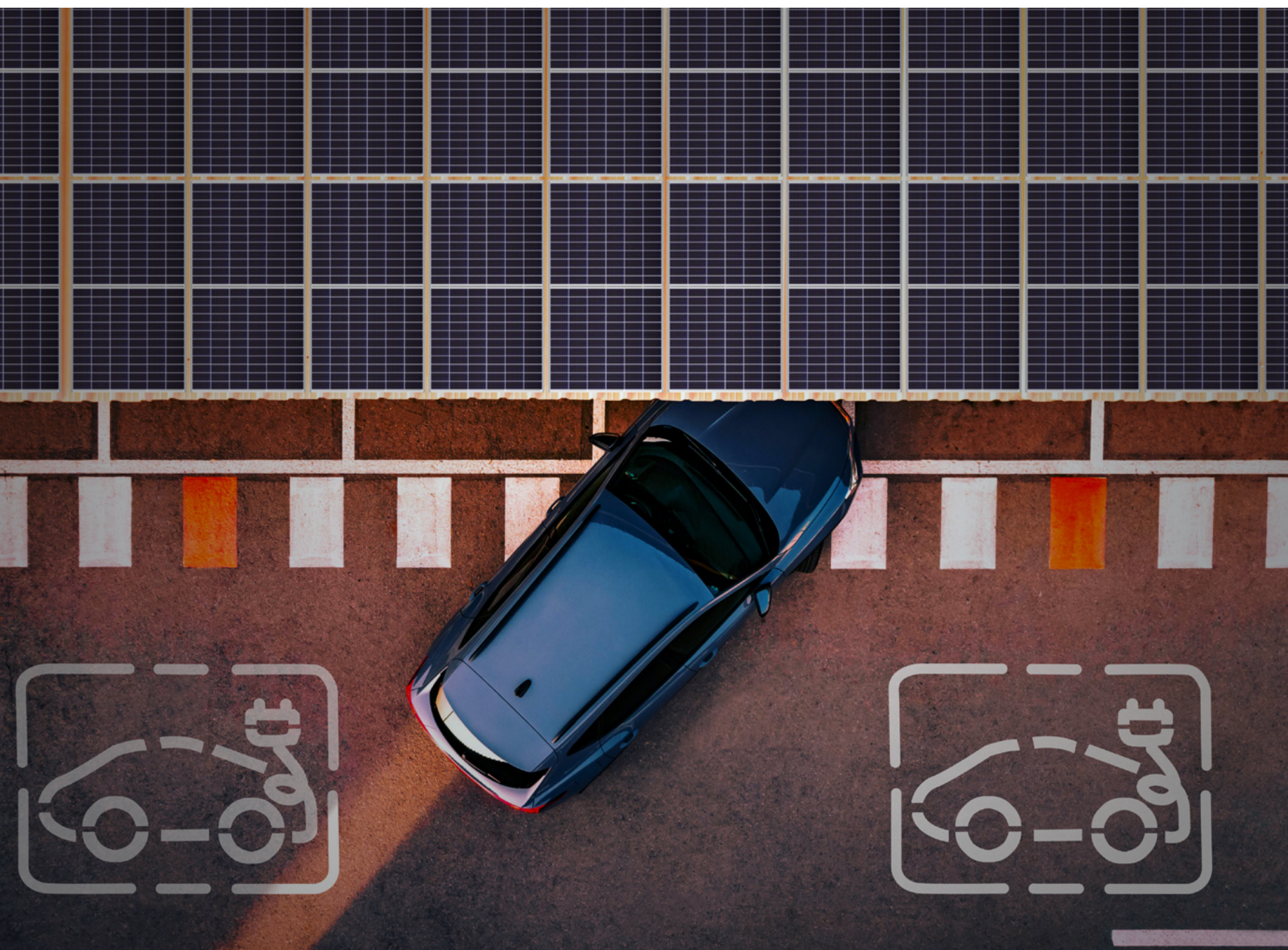


ALLIANZ COMMERCIAL

Managing claims inflation, together



As well as repair costs, there's a range of different factors impacting claims inflation. Developments in vehicle technology, along with the increasing adoption of electric vehicles, mean that repairs in general are more complex and expensive.

Inflation was compounded by the rise in energy prices and subsequently, material costs increased, especially as availability came under pressure during the pandemic and, more recently, the war in Ukraine. These factors combined have led to longer key-to-key times, and increasing credit hire fees.



Whilst there's little we can do to impact the macroeconomic environment there are a few simple things that can positively impact the costs of repairs, reduce vehicle downtime and enhance the overall claims experience.

Here's how you can help



1

Report claims as early as possible

Delayed notification or drip feeding claims details can significantly increase claims costs, and might mean we lose control of the claim, which can have a significant impact on the overall cost, tripling in some instances. The quickest and easiest way for brokers and fleet managers to notify a claim is through Allianz Claims Hub. This can be done at anytime and there are no call waiting times.

It's important to upload all the information we need, so we can quickly progress the claim. Once notified, we can swiftly arrange for the damaged vehicle to be repaired by one of our approved repairers and offer a free courtesy vehicle.

Once all the claims information has been uploaded brokers and fleet managers are able to track the progress of the repair online via the hub.

If you're not already registered to Allianz Claims Hub brokers and fleet managers can complete this form to start their digital claims journey with us.



Claims can be reported 24/7/365
Allianz Claims Hub
0370 606 4912
claims.start@allianz.co.uk

2

Use our Approved Repairer Network

A saving of up to £700 per repair can be gained by using our Approved Repair Network. (ARN)

Using our ARN gives us greater control of the quality, costs and the overall claim, improving communications and ultimately the claims experience.

What's more, we'll reduce our Motor Fleet, Small Fleet and Complete Mini Fleet excess by £150 when our Approved Repairer Network is instructed.

Please note that the discounted excess is available for Motor Fleet and Small Fleet policies incepting or renewing on or after 1 March 2023 and for Complete Mini Fleet policies incepting on or after 21 September 2023 and renewing after 26 October 2023.

Why should customers use our ARN?

- **We're confident in our service -** our network is highly skilled, accredited and uses the most up-to-date repair methodology, which is why we're able to offer a lifetime guarantee on all repairs! We can repair all types of vehicles; electric, large and non-standard, including articulated lorries, as well as niche vehicles, such as motorhomes.

- **Sustainable claims solutions -** where possible, we're automatically using green parts in repairs. It's often the case that these are more readily available, which means some repairs can be completed faster than having to wait for a new part to arrive. It's also more cost-effective, with green parts costing up to 75% less than their newly manufactured equivalent. These savings reduce the overall cost of the claim which positively impacts the claims experience at renewal.

To minimise vehicle downtime, our trusted partner Autoglass will travel to carry out free windscreen repairs, which also come with a lifetime guarantee. As well as being sustainable, this tends to be more convenient as windscreen replacements may involve taking the vehicle to a dedicated Autoglass site. And, as we don't apply an excess on repairs, they are more cost effective than replacements.



[Read more about our Approved Repairer Network.](#)

3

Supply third-party's details as soon as possible

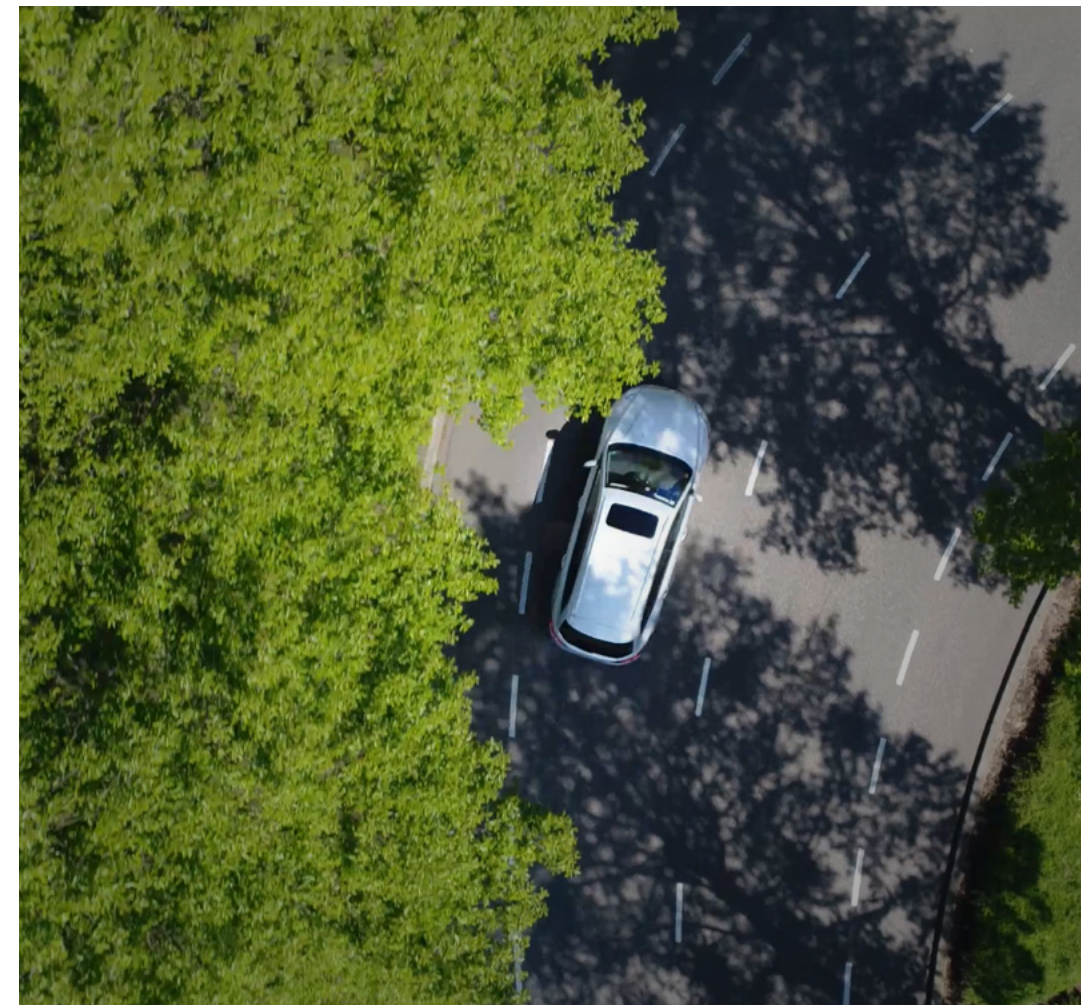
Managing third-party vehicle repairs and hire car fees is another way we can contain claims costs and helps to stop third-party insurers from inflating costs, based on retail pricing models.

In the event of a fault accident, we need the third party's details as soon as possible. This allows our dedicated Third-party Capture team to take control of the claim, manage the vehicle repairs, and if required, supply the third-party with a hire car via our supplier partners.

We can quickly put the right solutions in place and get everyone back on the road, whilst at the same time managing our customer's claims experience and future premiums.

What else are we doing to help?

In partnership with the ABI, the Insurance Fraud Bureau, the Civil Justice Council and the Motor Insurance Bureau, our experts help to shape our industry - always with our customer's best interests in mind.



Credit hire legal success

In 2023, the High Court made a landmark decision which will significantly reduce friction and litigation costs associated with settling credit hire claims.

The judgement in [Holt v Allianz Insurance plc](#), established that if an individual cannot afford to hire a replacement vehicle without using credit, they must prove it before entering into any litigation. If they can't provide this evidence, the amount that they (or their credit hire provider) can recover is limited to the market hire rate that a typical consumer might pay rather than the much more expensive credit hire rate.

A fantastic result for the industry and our customers, bringing much needed transparency.



Read more about our motor claims service online.