



# Recognise the Risk – Seize the Opportunity

Company Presentation

**KA** Köln.Assekuranz Agentur  
Ein Unternehmen der **ERGO**

Who we are and what we do

## 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

**YOUR PARTNER  
IN UNCERTAIN TIMES**





# 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

## Transport insurance

- Definition of **risk parameters**
- Assessment and conception of **appropriate insurance solutions**
- Compilation and management of **international programmes**
- **Bundling** of insurance lines

## Group accident insurance

- Conception of **coverage concepts**
- Analysis and optimising of **existing coverage concepts**
- **International programmes**
- **Rehab and Case-Management** in group accident
- Extensive **assistance** solutions

## Risk Service

- Worldwide analysis and evaluation of **natural hazards**
- Ascertainment and systematization of **risk data**
- Loss prevention **through transport-specific "know-how"** with local decision

## 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





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



### Our business portfolio

- 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**

## 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 tailor-made insurance solutions for our clients and their foreign subsidiaries



- **126 INI partner companies** in around 130 countries
- About 200 Controlled Master Programmes of German Clients

- 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 in-house 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



**ERGO**

**ERGO Versicherung**  
Germany

 **Baloise**  
Insurance

**Basler Versicherung**  
Switzerland

中国平安 PINGAN

**Ping An**  
China



**Santam**  
South Africa

**TRAVELERS** 

**Travelers**  
USA

# 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





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



### Our business portfolio

- **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.®-Online / Online Pro
- Individual IT interfaces

### Single Location Analysis

- Location choice
- Action planning for risk minimisation

### Multi Location Analysis

- Portfolio risk transparency
- Identification of accumulation

### Route of Transportation Analysis

- Supply Chain, Business Continuity



## Our business portfolio

- **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

### Our business portfolio

- **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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