



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

Santam
South Africa

TRAVELERS 

Travelers
USA

ИНГОСТРАХ
Ingostrakh

Ingostrakh
Russia

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

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