

Embargo until 19th October 10 AM CET



10<sup>th</sup> Allianz Motor Day 

## Sustainable claims management in motor insurance

**Dr. Lucie Bakker**  
**Dr. Christoph Lauterwasser**

Allianz Center for Technology  
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# Sustainable claims management in motor insurance - Allianz Initiatives



Remote assessment



Sustainable roadside assistance



Green repairs: repair vs. replace & used spare parts



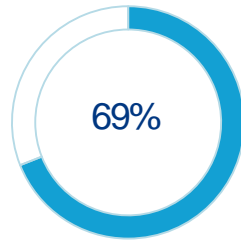
Sustainability criteria for workshops / Future standards




Green replacement mobility

# Consumer survey\* on sustainability in motor insurance

## Expectation sustainability



 69% expect sustainability aspects to play a role in coverage and claims settlement.

## Importance topics

Paperless contract management and customer communication	69
Installation of used, certified spare parts	65
Repair instead of installation of new parts	63
E-car as replacement vehicle	61
Video appraisal instead of personal appraiser on site	39

\*Representative survey of the German-speaking population (N=1260) on e-mobility and sustainability (August 2022)

# Remote Assessment

## 2 million kilometers saved\*

	Journeys saved	km per ride	Total km	Emissions g pro Pkm	t CO <sub>2</sub> eq. Savings
2021	66.931	30	2.007.930	150	301

Source: UBA (2020)

Currently 60% remote assessment, planned to increase the rate to 75%.

Especially important in this context:

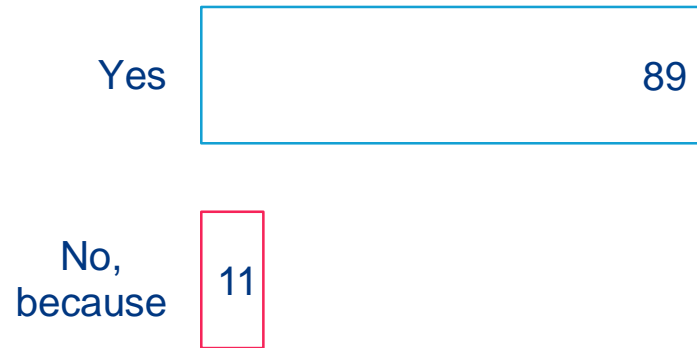
We receive very good customer ratings for these services: 4.7 out of 5 stars.



# Consumer survey on sustainability

## Sustainable spare parts

### Acceptance sustainable spare parts



Sustainable spare parts are accepted by almost 90%.

### No, because...

- "The value of the vehicle probably goes down even more."
- "I would first doubt that the used parts are really safe."
- "Fear of warranty expiration."
- "I pay new, then I want new!"
- "I doubt the quality."
- "Depends on what parts need to be replaced."

Question: Now imagine that your car was damaged in an accident. Would you agree in principle if used, but fully intact and certified, spare parts were used instead of new ones during the reconditioning process?  
Base: n=1,260, "No, because...."= 139, data in %.



# Repair instead of replace

## Dent removal: potentials and requirements

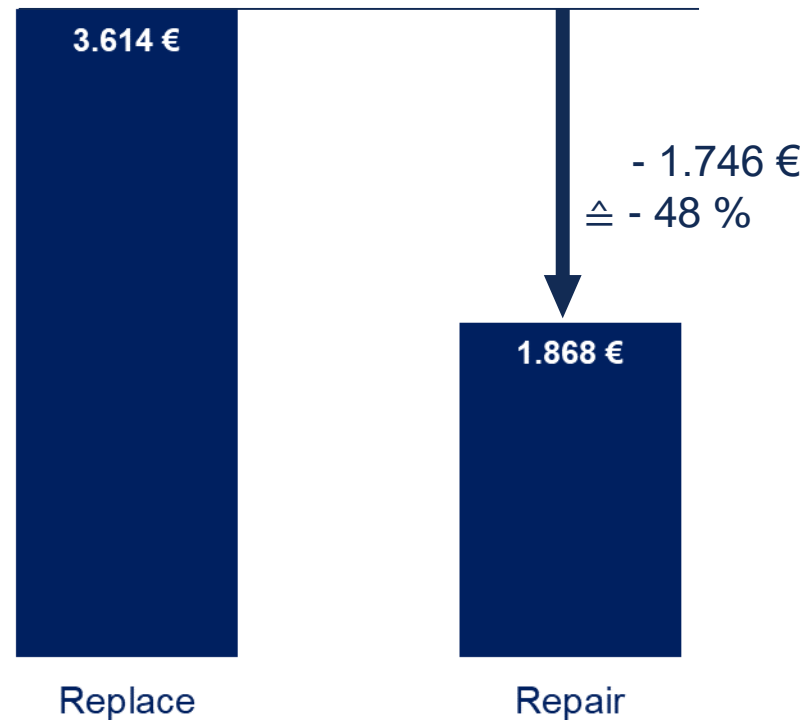


# Repair instead of replace

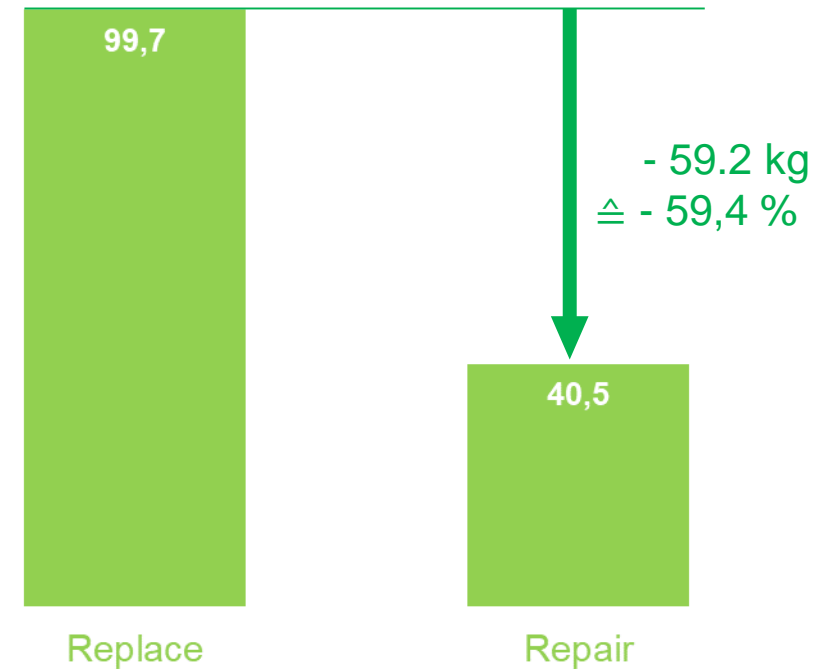
## Side panel (sub-compact class using Ford Fiesta as an example)



Cost calculation



kg CO<sub>2</sub> equivalent

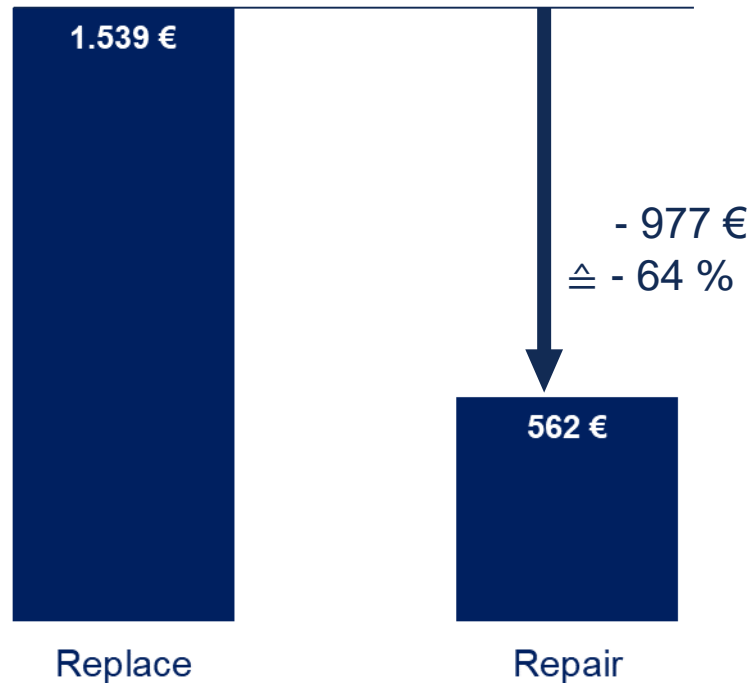


[Source: Audatex, AZT & Oakdene-Hollins / metsims]

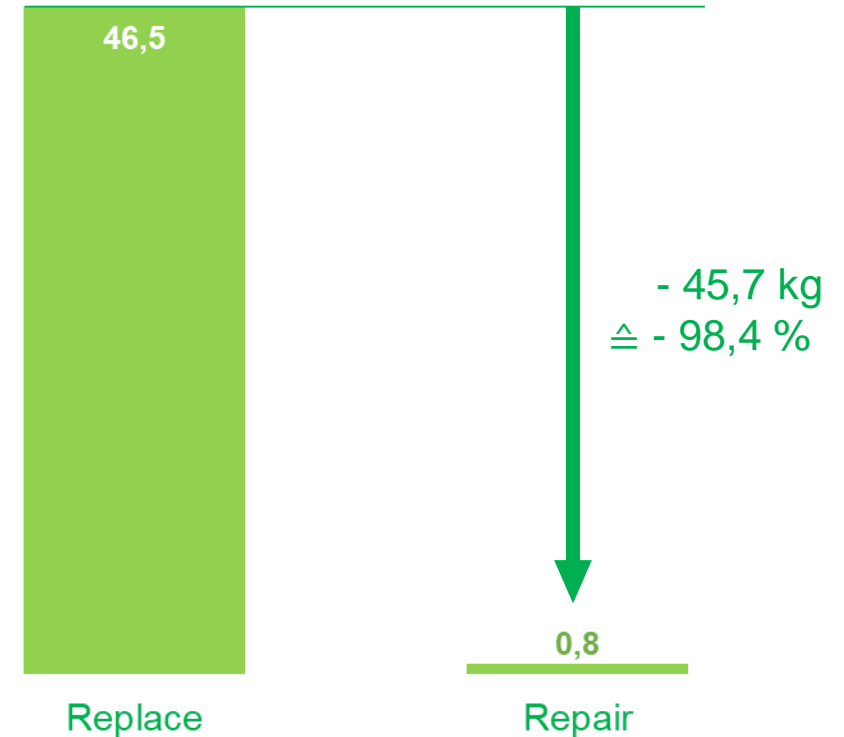
# Repair instead of replace LED headlights (compact class using VW ID.3 as an example)



Cost calculation



kg CO<sub>2</sub> equivalent





# Repair instead of replace

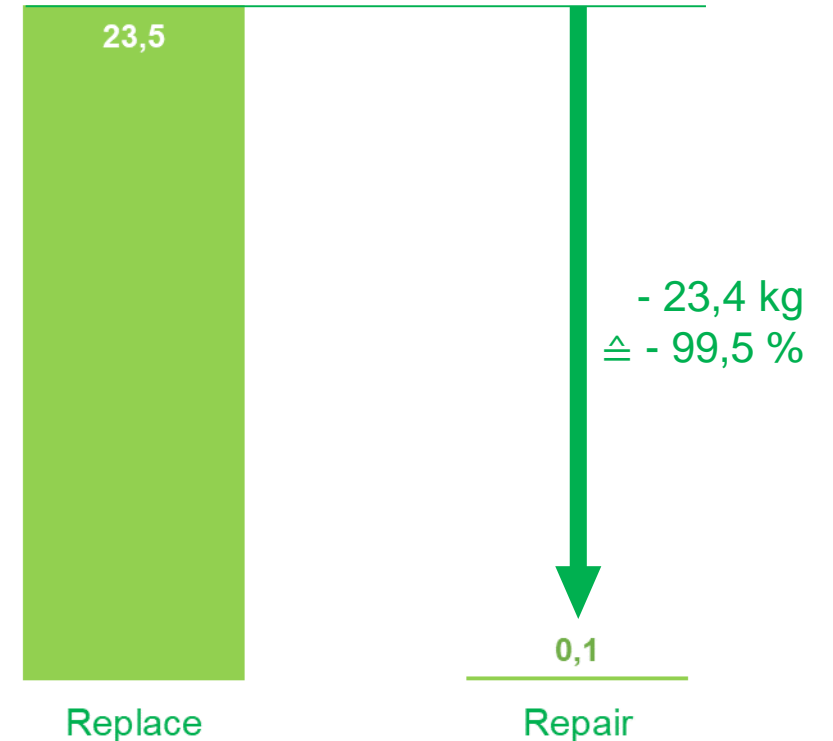
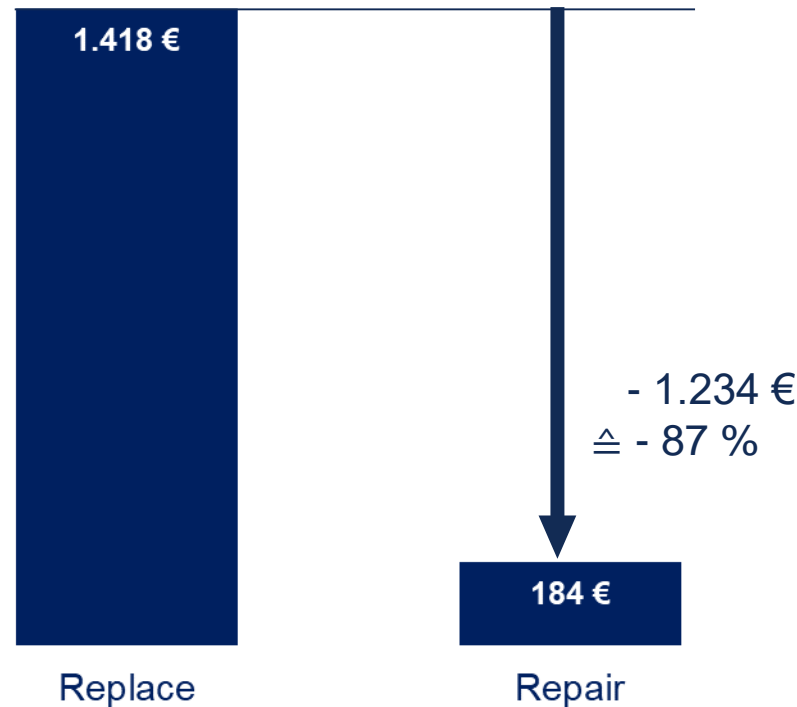
## Repair system for headlight cover not permitted in Germany



# Repair instead of replace Windscreen (compact class using VW ID.3 as an example)

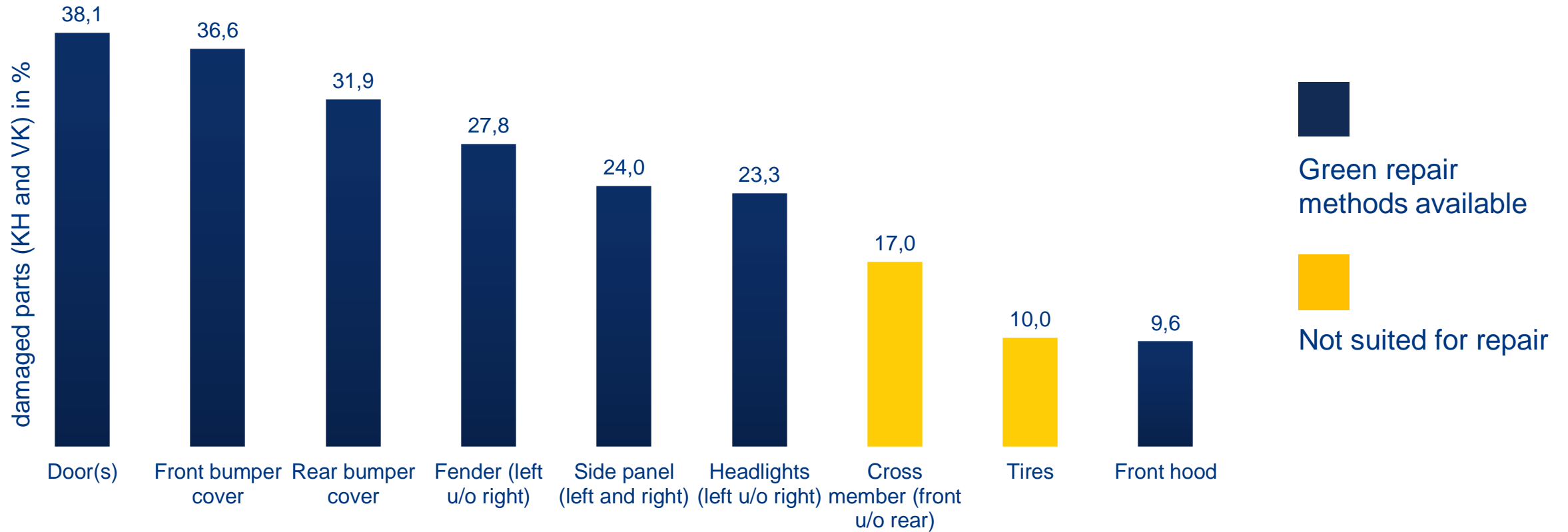
Cost calculation

kg CO<sub>2</sub> equivalent



# Top 9 damaged parts in collisions

## Repair options



# CO<sub>2</sub> savings through a 2 percent higher repair rate in Germany

## Basis compact class (based on VW ID.3)

Part	Total affected parts per year in mil.	CO <sub>2</sub> reduction per part in kg in case of repair instead of replace	Total savings CO <sub>2</sub> -equivalent in tons*
Door(s)	1,42	61,35	1.742
Frontscreen	1,91	23,45	896
Side Panel (li u/o re)	0,89	45,14	803
Headlights (li u/o re)	0,87	45,74	796
Front bumper cover	1,36	9,24	251
Rear bumper cover	1,19	10,30	245
Front flap	0,36	28,51	205

**Σ = 4.938 t  
CO<sub>2</sub> equivalent**

**≅ energy  
consumption of  
854 households per  
year / a**

\*Total affected parts x CO<sub>2</sub> savings per repair x 0,02

# Sustainability standards for associations & workshops

## Approach

Best Practice Allianz Gruppe: Green Hearts Standard in UK



CO<sub>2</sub> Management Plan  
Standard PAS2060



Apprenticeships



Green repairs and parts



Diversity



Mental health



Electric vehicles





# Allianz Motor Day - Exhibition



## Volkswagen

- HV vehicles
- Battery diagnosis & repair
- Life cycle assessment



## Henkel

- Plastic Repair



## Axalta Coating Systems

- Caravan Repair



## Kwasny

- Headlight Repair



## AZT

- Repair vs. Renew
- Ford Fiesta side panel



## E.ON

- E.ON Drive
- FairBox Mini



## Akzo Nobel

- Energy demand in vehicle painting



## Carbon

- Innovative tool for the repair of sheet steel components

Thank you!

