

Sustainable Claims Management

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Lecturer

Focus:

- Claims Management
- Risk Management
- Underwriting
- Property Insurances

Education

- Safety Engineering - University of Wuppertal
Dr.rer.sec.
- Insurance Engineer – Technical University
Cologne
Dipl.-Wirt. Ing. (FH)
- Chemical Engineering – University of Dortmund
Dipl.-Ing. (TU)

Introduction to sustainable claims management

Natural Catastrophe in Germany July 2021



Source: dpa 17.07.2021

Impact on environment?

- Loss event
- Restoration



Introduction to sustainable claims management

Wind Farm Damage



CO2 Emission for the life cycle: 800 t source: energiewende.eu



Climate change should be an issue for everyone



Business Processes

- Product Management
- Sales and Marketing
- Underwriting
- Contract Administration
- Asset Management
- Claims Management



Definition from UNEP Finance Initiative Principles for Sustainable Insurance

Claims management:

- Respond to clients quickly, fairly, sensitively and transparently at all times and make sure claims processes are clearly explained and understood
- Integrate ESG issues into repairs, replacements and other claims services



Property

- Industrial all risks
- Engineering
- Motor Comprehensive
- Household
- Transport
- Buildings...

Financial Loss

- Business Interruption
- Liability
- ...

Personal

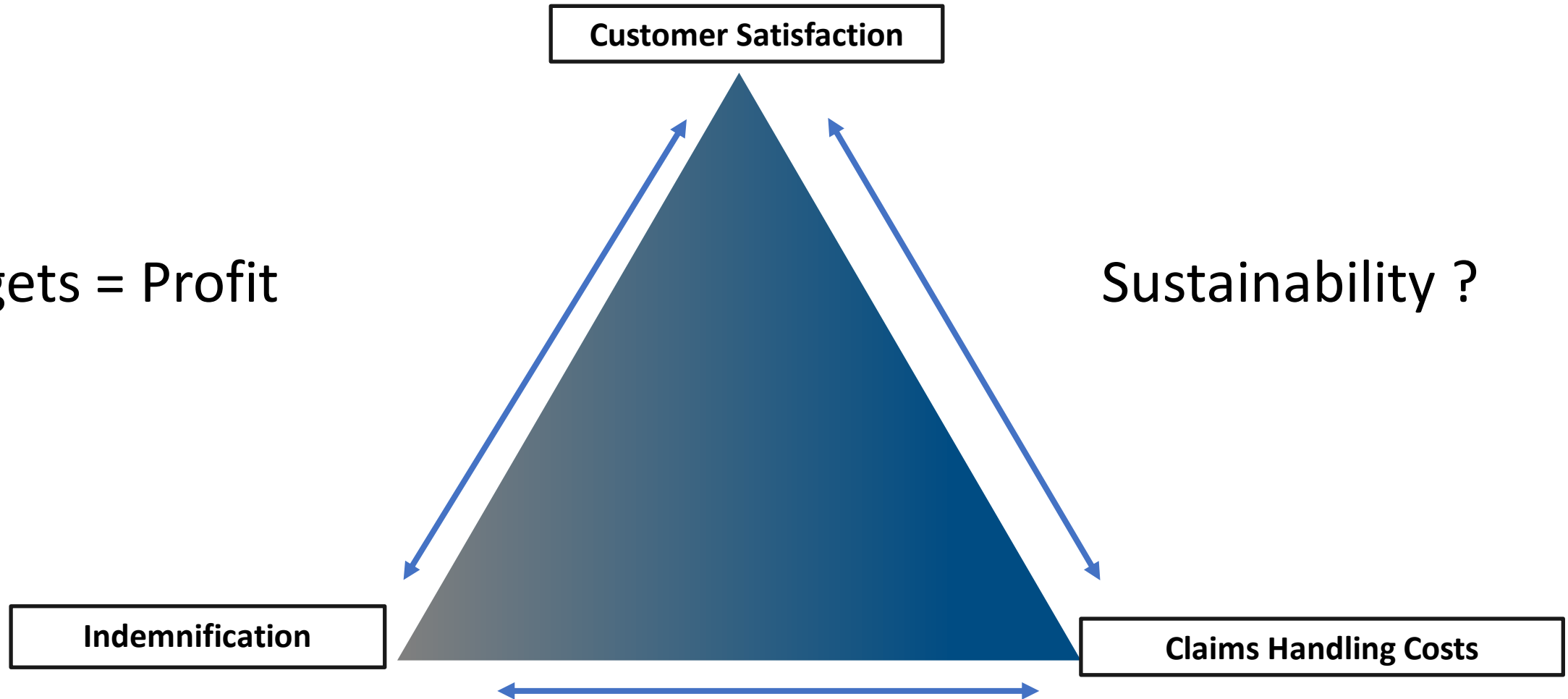
- Life
- Health
- Accident...

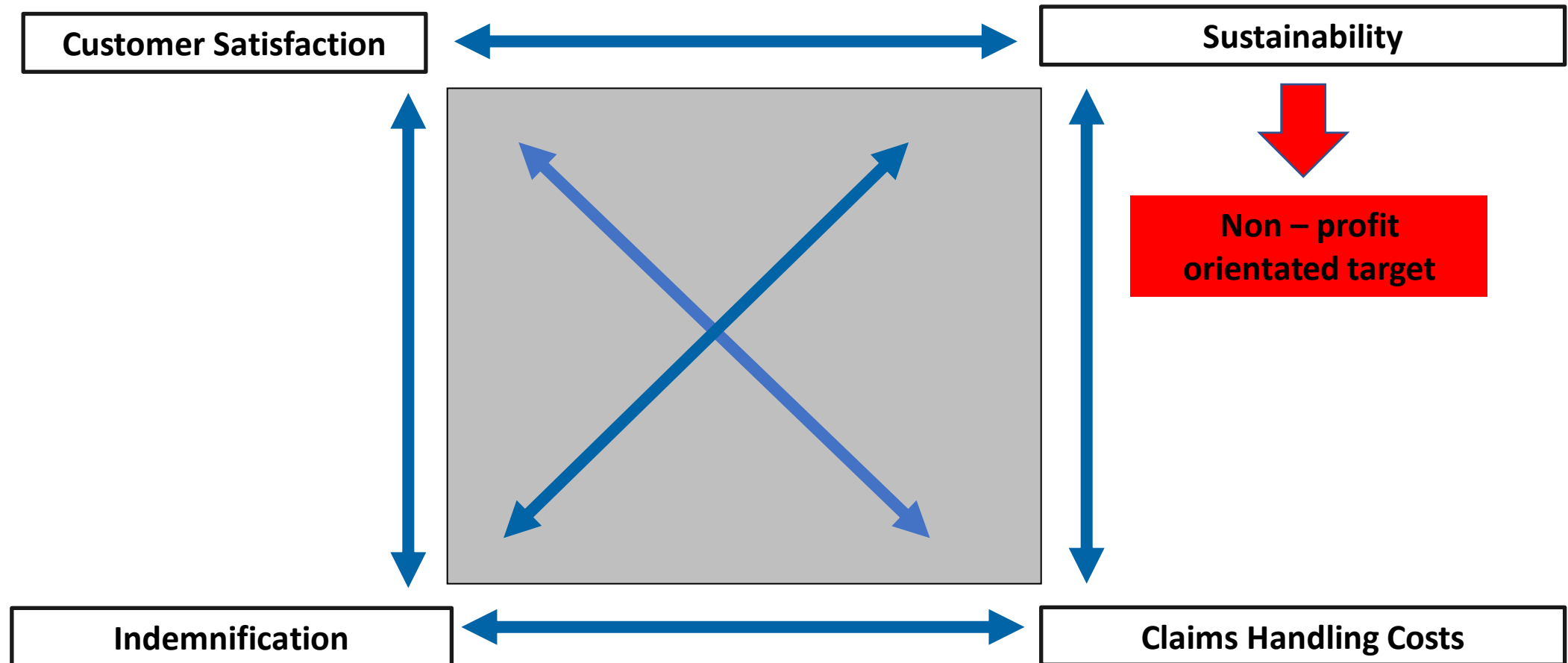
Ca. USD 250 bn per year
for repair and
replacement of property
(Loss Ratio 70 %)



Targets = Profit

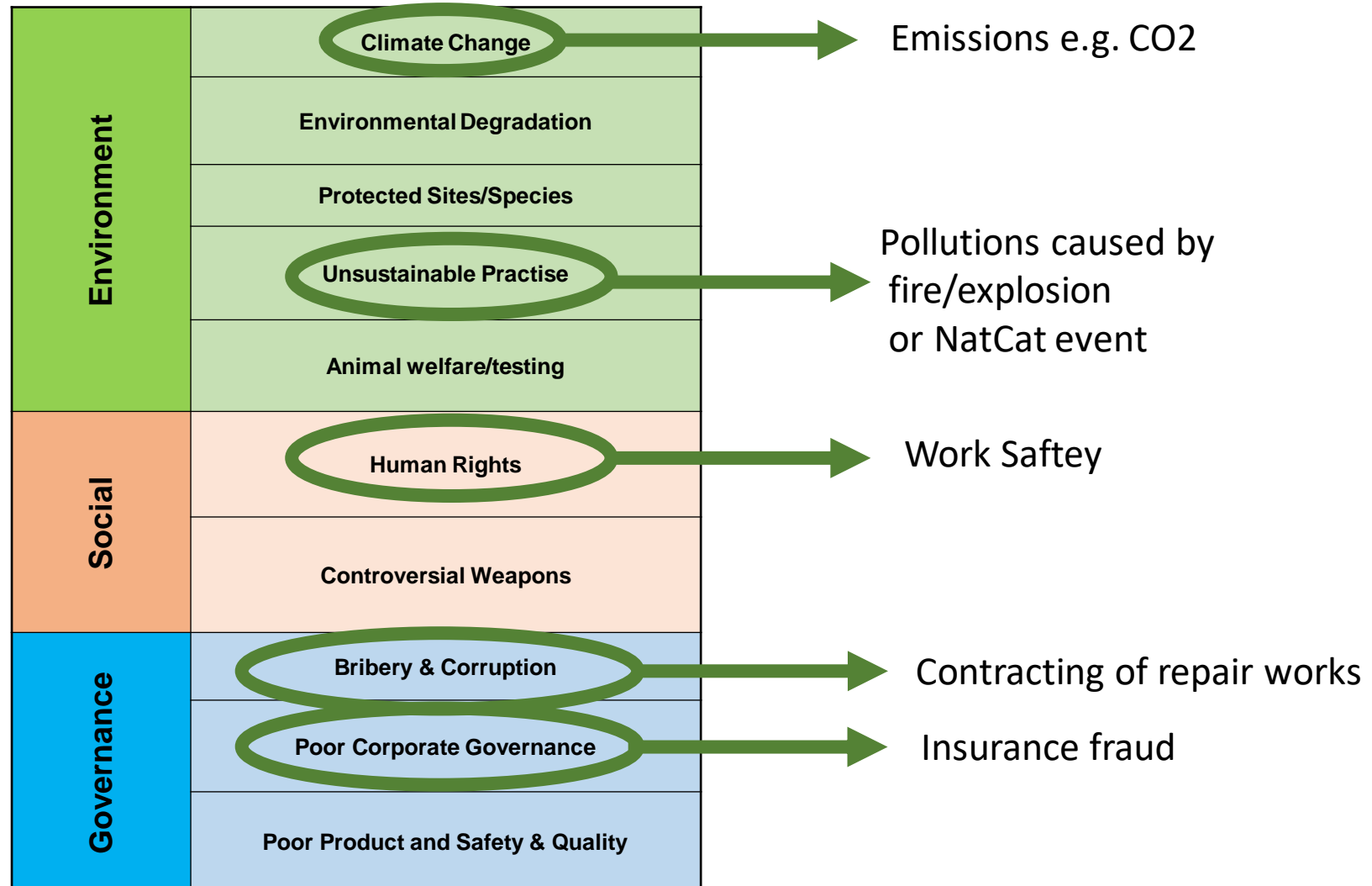
Sustainability ?





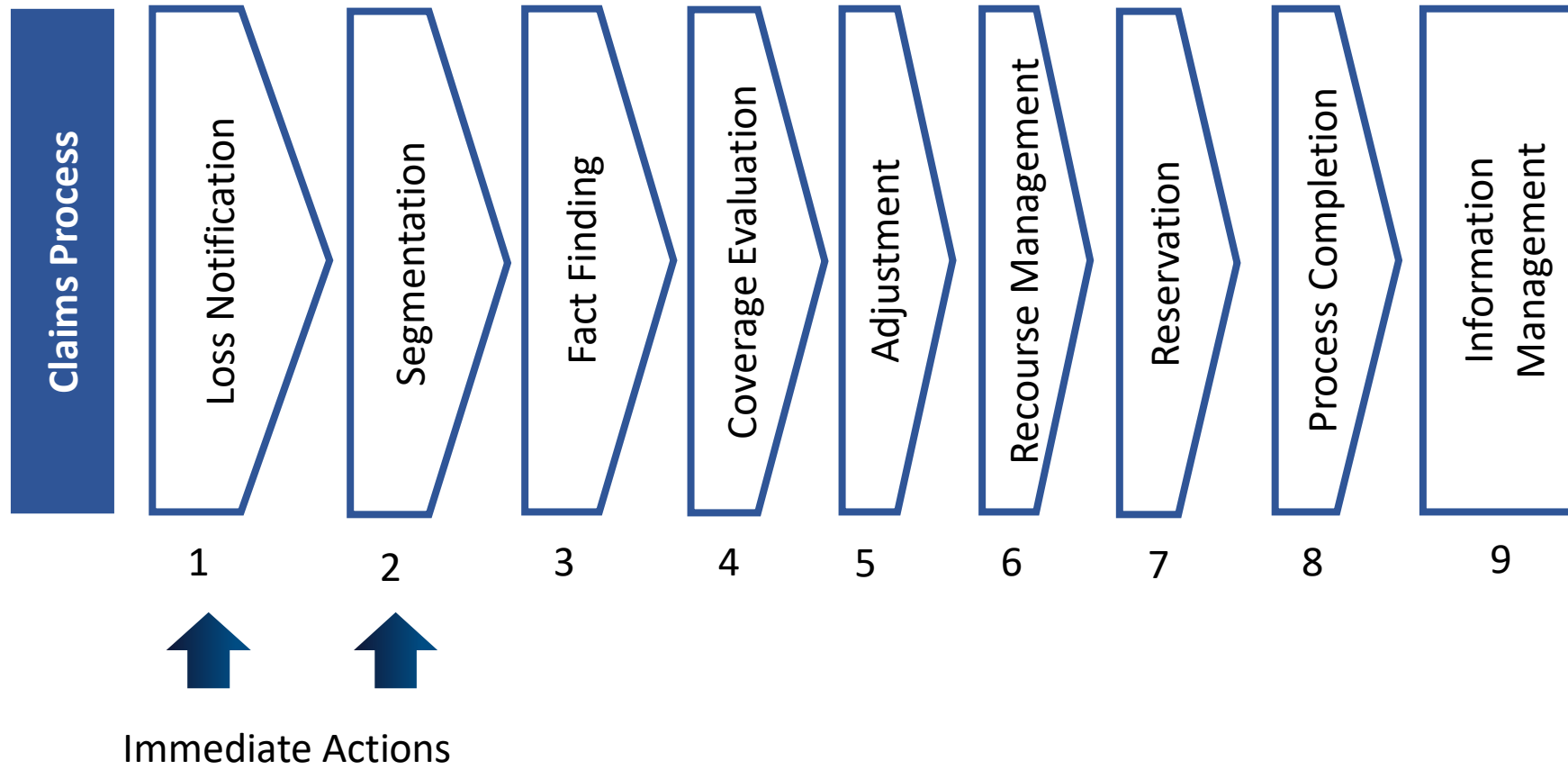


Please keep in mind the table has been created for the underwriting Process!



Prevention of emissions





Immediate Actions



Furniture Store: Water Damage

Electric Cars



Source: www.auto-motor-und-sport.de

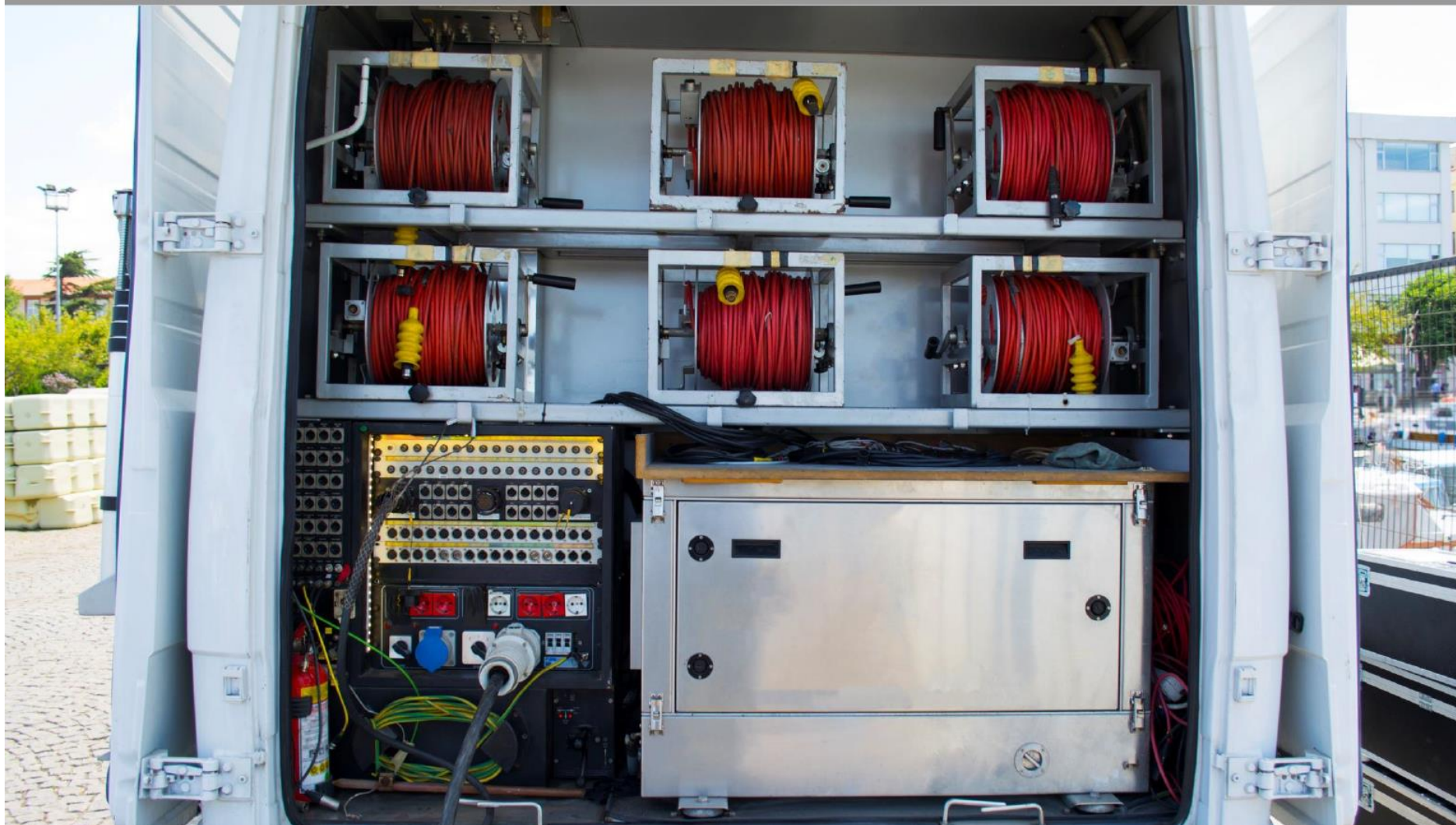
Electric Cars



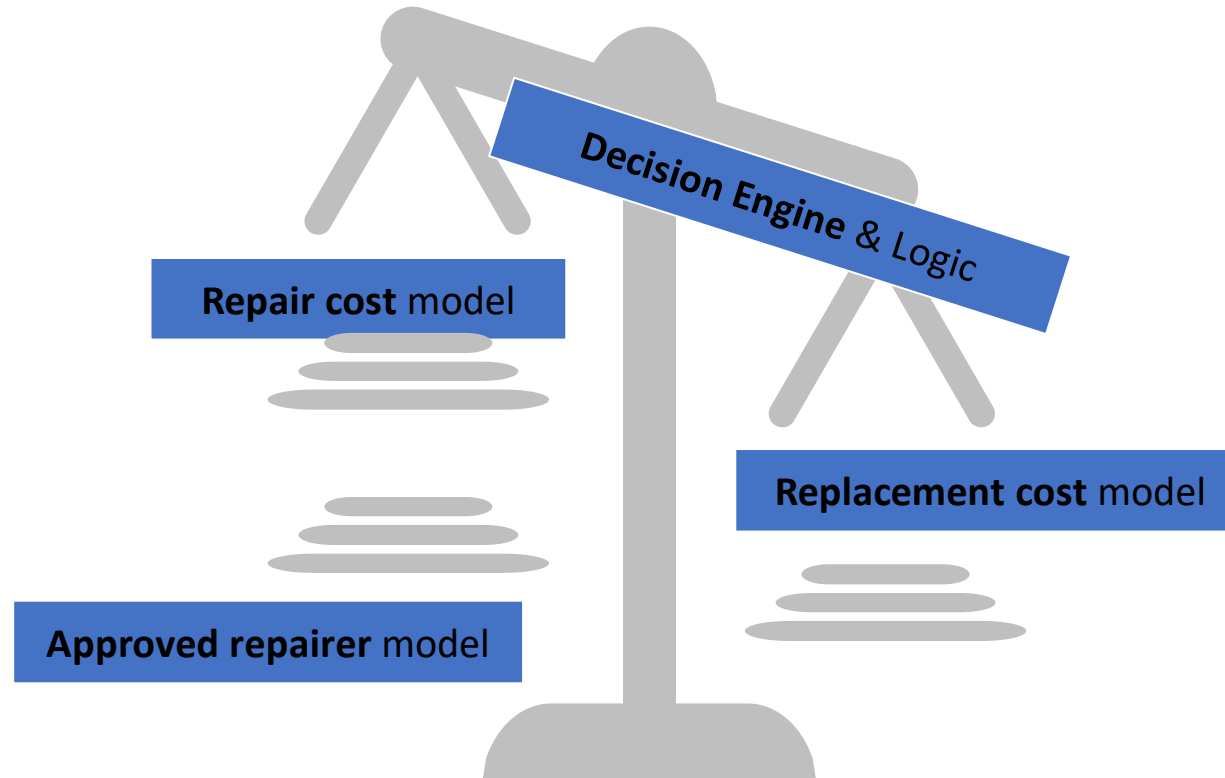
source/www.auto-motor-und-sport.de

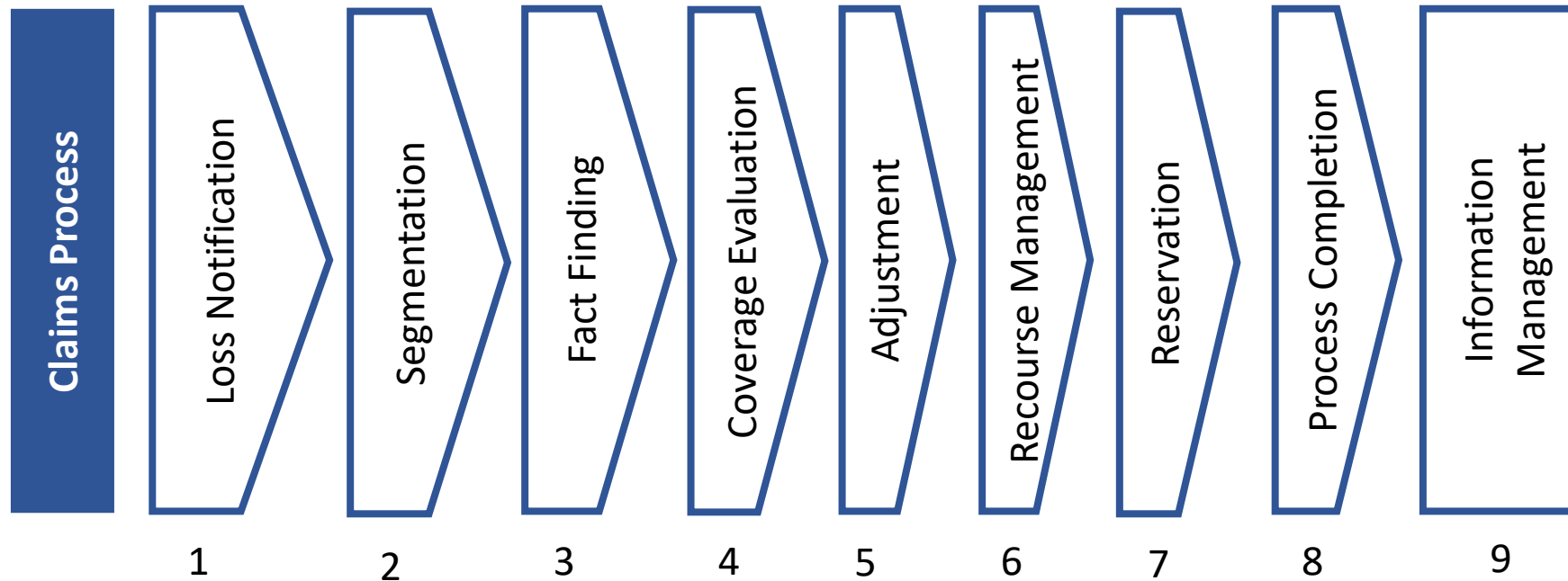
Claims Management Process

Loss Notification/Segmentation



Repair or Replace Intelligence

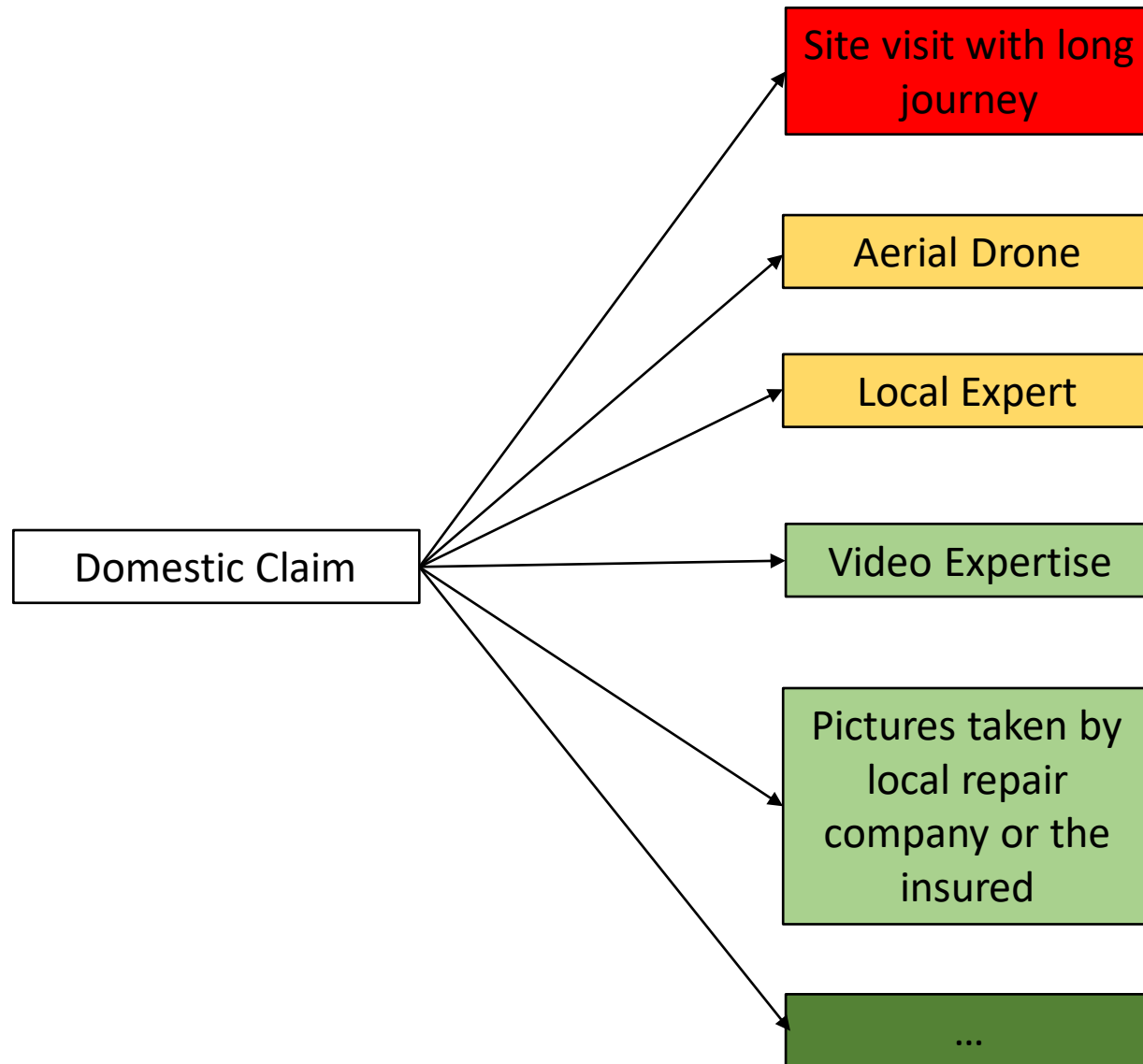




- What happened?
- Who caused it?
- Timely documentation of the loss circumstances
- Site visit

Claims Management Process

Fact Finding

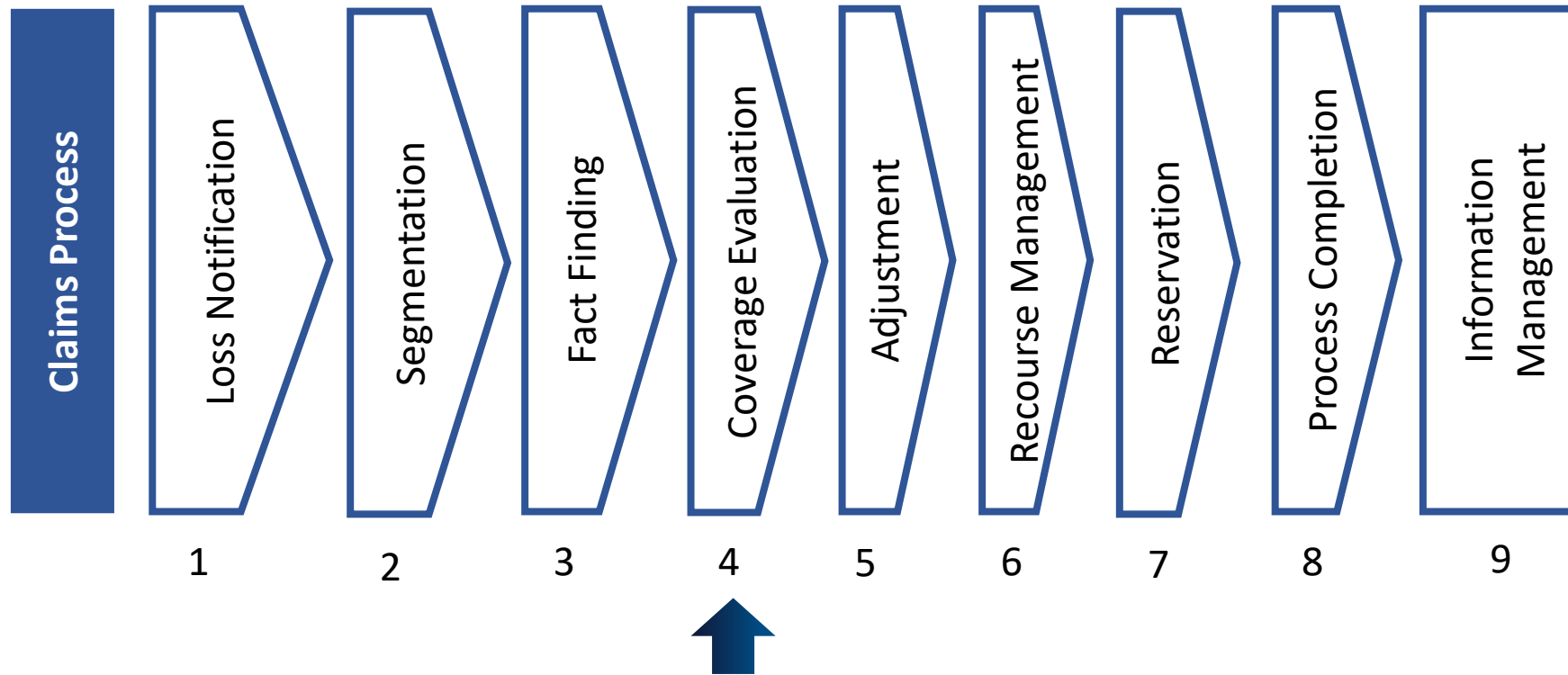


Less negative environmental impact



Claims Management Process

Coverage Evaluation



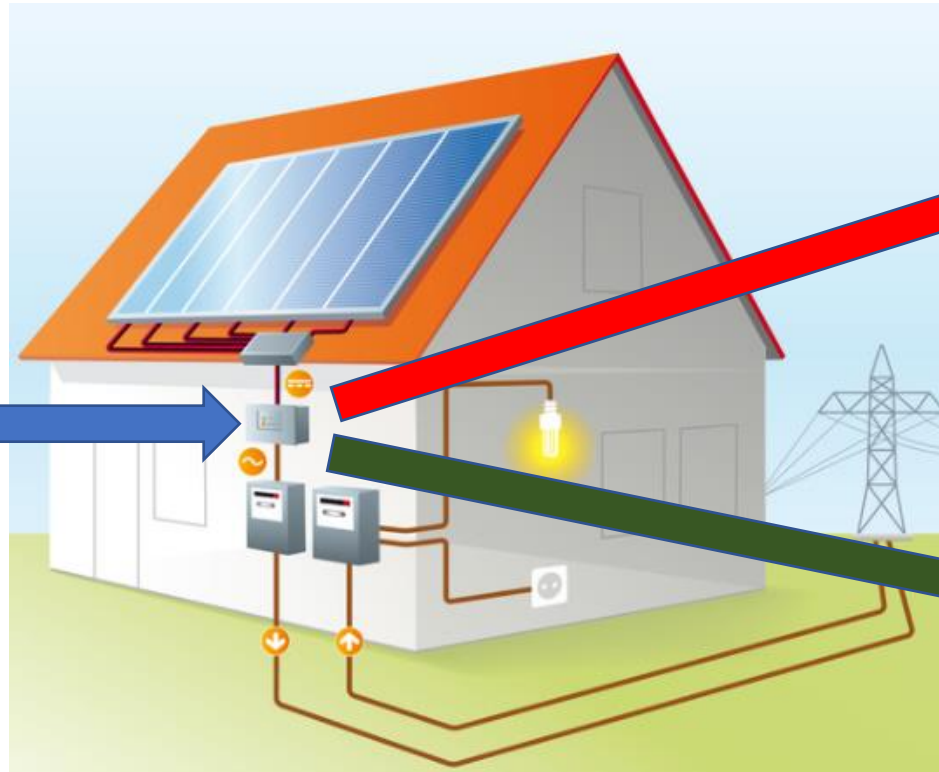
Insurance Fraud

- Car Insurance Accident Scams
- Death Fraud
- Disaster Fraud Schemes



Source: www.smartasset.com

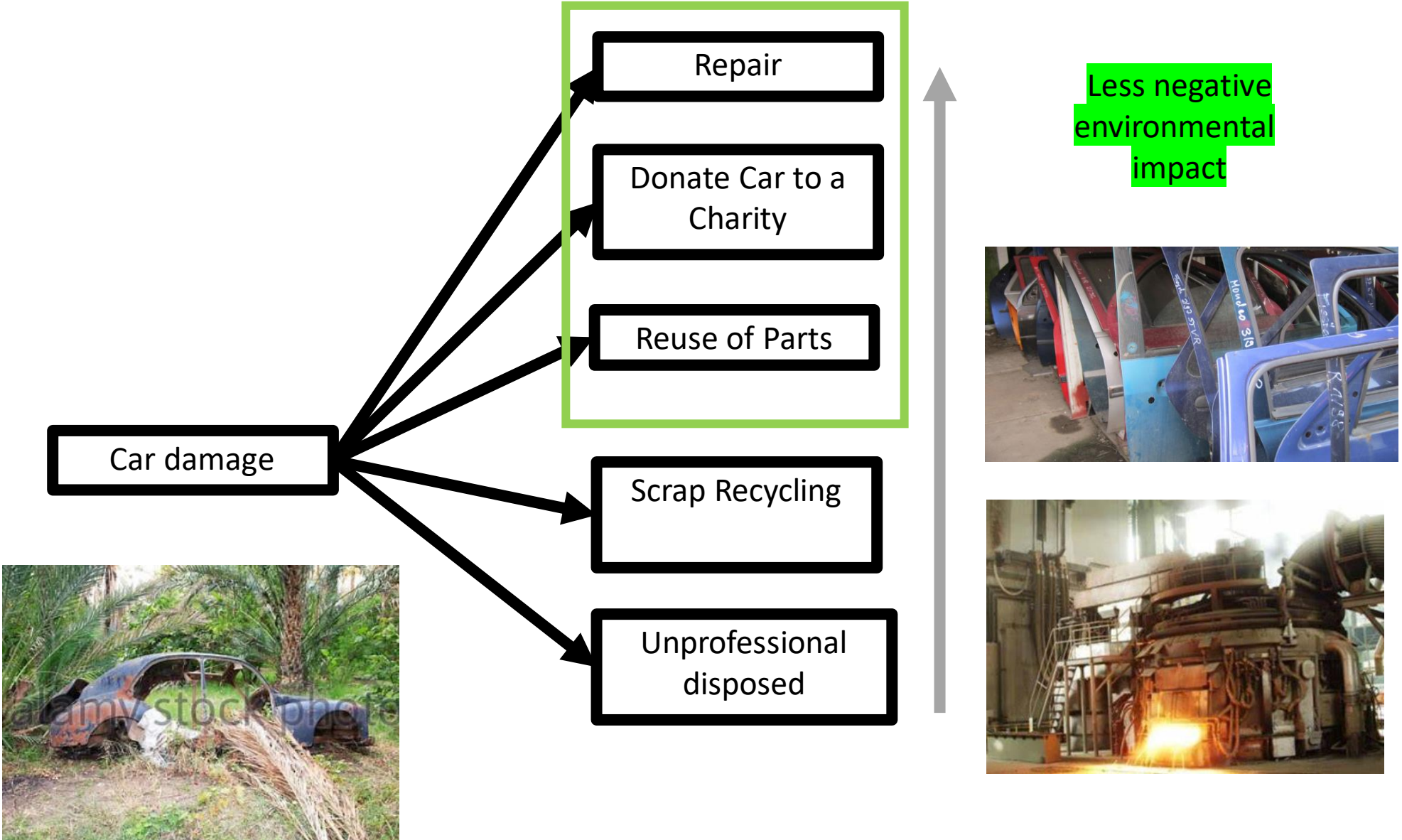
Claims Management Process Adjustment



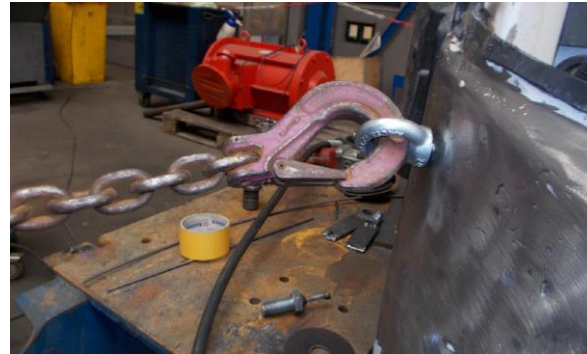
Inverter



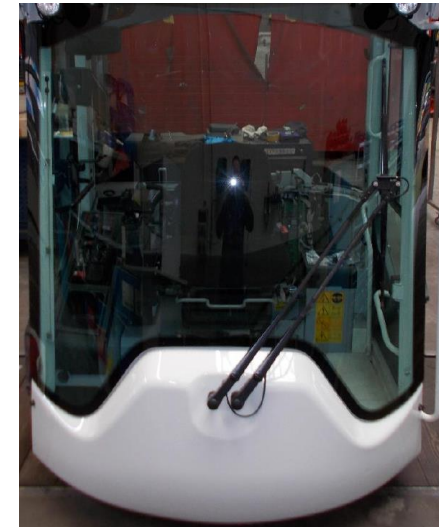
Claims Management Process Adjustment



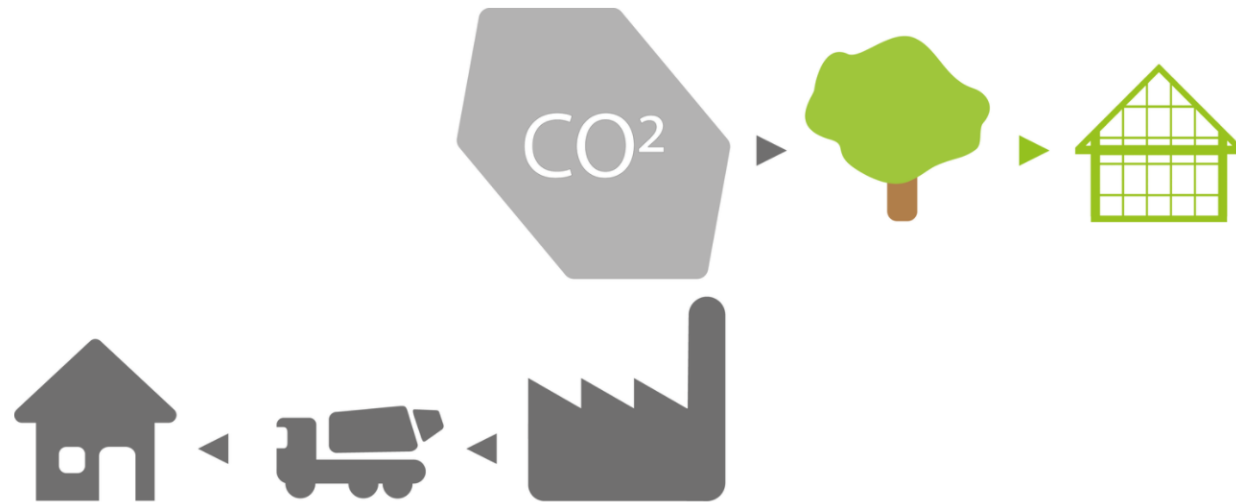
Claims Management Process Adjustment



ECHLE
Engineering & Construction



Usage of alternative materials



Solid Building 100 m² -> 23,5 t

Wood Building 100 m² -> - 15,5 t

Thank you for your attention

