

Dear Editor,
For immediate release:

Allianz General talks accidents, motor claims and debunking myths

Kuala Lumpur, 30 June 2021 – Getting into an accident is a harrowing experience – from dealing with the initial shock to having to negotiate and make on-the-spot decisions as numerous touts and tow truck operators hover over you, and then dealing with the aftermath of making the accident claim.

However, that does not have to be the case. Diligently choosing the right motor insurance coverage with great value added services can make all the difference.

Allianz Malaysia Berhad Chief Executive Officer, Zakri Khir, believes that the solution lies with car owners being diligent in understanding the importance of comprehensive insurance coverage and choosing services that resonate best with their needs.

“Anyone that has been in a motor accident will tell you what a painful experience it can be when it comes to settling claims and getting repair works done on time. Should things turn sour, more often than not, insurers are pegged as the bad guy, seemingly profiting from another’s misfortune,” said Zakri during the Crash, Boom, Bang! Media Roundtable - Accidents, Motor Claims, and Debunking Myths today.

“However, what most fail to see is that accidents are a litmus test for us insurers and the promise we sell to our customers that we will be there for them in their times of need. Not delivering on those promises is a cardinal sin. The onus is on the insurer to honour its promise to its customers and at Allianz Malaysia, we are about doing things right by you, providing the services that you need at the times that you need them the most,” added Zakri.

Earlier this year, the Royal Malaysia Police (PDRM) revealed that [418,237 road accidents were reported in 2020](#) despite the Movement Control Orders (MCO), which incidentally also saw fewer vehicles on the road last year. At the same time, the Allianz Road Ranger provided roadside assistance to 67,000 customers nationwide in 2020, with an average response time of 30 minutes for tow truck services rendered in the Klang Valley. Allianz Road Rangers has served 240,000 customers since its launch in 2017.

The Allianz Road Rangers, the free-of-charge accident assistance offered by Allianz General Insurance Company (Malaysia) Berhad (Allianz General), takes care of a customer’s needs right from the point of an accident to the moment the repaired vehicle is delivered to their doorstep.

Launched in the Klang Valley in 2017 and available nationwide since 2018, the Allianz Road Rangers service features seven touchpoints. It encompasses a 24-Hours Helpline Assistance; the Allianz Road Ranger fleet (First Response Bike

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Brigade and Allianz Tow Truck; Claims Concierge Service; e-hailing Voucher; Claims Express Approval, and Vehicle Delivery. Each touchpoint is carefully curated to be part of the service to ensure all Allianz General Motor Comprehensive policyholders experience a fuss-free, seamless claims process. To date, the Allianz Road Rangers fleet is made up of 190 Allianz Road Rangers branded tow trucks and 30 bike brigadiers nationwide.

“No one ever thinks about accidents when renewing their insurance and road tax. Moreover, you want it to be the quickest transaction, so you can legally drive again. But the reality is accidents happen when we least expect them. So it is important to understand how good motor insurance and the services offered by an insurer can help you in these circumstances. Opting for the bare minimum is never the answer because you are inadvertently depriving yourself of the adequate protection you deserve,” said Damian Williams, Head of Claims at Allianz General Insurance Company (Malaysia) Berhad.

Last year, in a move to enforce transparency and improve its customer journey experience, Allianz General revamped its panel of Allianz Authorised Repairers to consist of PIAM Approved Repairers Scheme (PARS) workshops, via an e-tender.

While the move had a ripple effect, Allianz General now has 195 panel workshops nationwide, 49 of those workshops in the Klang Valley. Besides that, the Company also offers a two-year warranty for repair work carried out on vehicles involved in accidents, including the use of spare parts.

“We hold our workshops to high standards, and our requirements are firm – the best quality and the best service for our customers. So, should we receive a valid customer complaint regarding shoddy repair works or faulty repairs, we will issue a warning to the workshop. A second complaint will earn them a suspension, and a third time, we will have no choice but to remove them from the panel,” said Sean Wang, CEO Designate of Allianz General.

“It may seem like we are taking a hard line, but we are in the business of protection. There is no margin for error. In this case, we need to protect our customers and ensure not just their personal safety but also the safety and roadworthiness of their vehicles,” added Sean.

Moreover, Allianz General customers can check if their preferred workshop is on our panel of repairers, or the Company will suggest a repairer closest to their homes.

Call to arms: Insurers must band together to stop motor claim fraud

During the media roundtable, Zakri also shared how motor claims have become a billion-ringgit scam in Malaysia. Citing an ecosystem that breeds fraud and corruption as one of its main reasons, there is a vehement call for better awareness and Zakri issued a call to arms for other industry players to play their role in stopping corrupt practices.



“There are many parties that monetise motor claims to their own benefit under a cloud of lack of clarity and mystery surrounding the whole motor claims process that most customers are not wise to it. This gets magnified when customers do not know their rights as consumers – that your insurer is there to serve your needs, not the other way round,” said Zakri.

In developing the Allianz Road Rangers service and its seven touchpoints, the focus was on serving customers and minimising fraud.

“We knew we had to buck up to remove any element or opportunity for fraud and pay out genuine claims. Our customers must know that we will not partake nor condone any devious activity. The entire Allianz Road Rangers journey from the accident assistance service to claims, vehicle repairs, and the selection of workshop repairers is our way of having a structured delivery of service that is visible to our customers,” said Zakri.

“But, it is lonely fighting corruption by ourselves, and if we are serious about making real change, then we cannot do it alone. We have to find ways to deal with inefficiencies in dealing with fraud. The Allianz Road Rangers and the revamping of our panel workshops was our investment in bringing about meaningful change. So I hope other industry players will take this as a rallying call and to join us in this fight,” added Zakri.

7 Touchpoints of the Allianz Road Ranger

24-hour helpline assistance

In the event of an accident, Allianz General’s Motor Comprehensive customers can call 1-800-22-5542.

First Response Bike Brigade

The First Response Unit consists of more than 25 bike brigadiers. Serving the Klang Valley, they will be the first to the scene when a call is received. The brigadier will provide bottled water and basic first aid assistance (if needed) and accompany the customer until the Allianz Road Ranger tow truck arrives.

Allianz Road Rangers Tow trucks

The Allianz Road Ranger fleet has more than 180 branded tow trucks at its disposal nationwide. The tow truck operators are responsible for towing the customer’s vehicle to the police station (to lodge a police report) and later Allianz General’s panel workshop upon request.

Claims Concierge Service at Police Stations

An Allianz Claims Concierge will be based at selected police stations to accompany customers in lodging the police report and serve as a guiding hand in explaining the claims process in detail.



E-hailing vouchers

Customers will also receive e-hailing vouchers that they can use to get home from the accident site and back to their home (where the service is available).

Fast Claims Approval

Eligible Own Damage (OD) claims will be assessed and approved as fast as 10 minutes.

Vehicle Delivery

Customers can choose to have their repaired vehicle delivered to their home, office, or preferred location (within a distance of 30km) instead of collecting it from the panel workshop.

In the event of an accident, Allianz General's Motor Comprehensive customers should call 1-800-22-5542. To learn more about the new Allianz Road Rangers service, visit allianz.com.my/road-rangers.

**Terms and conditions apply.*

About Allianz in Malaysia

The investment holding company, Allianz Malaysia Berhad, a subsidiary of Allianz SE, has two insurance subsidiaries - Allianz General Insurance Company (Malaysia) Berhad ("Allianz General") and Allianz Life Insurance Malaysia Berhad ("Allianz Life").

Allianz General is one of the leading general insurers in Malaysia and has a broad spectrum of services in personal lines; small to medium enterprise business and large industrial risks. The GWP for general insurance business for financial year 2020 reached a mark of RM2.36 billion. Allianz Life offers a comprehensive range of life and health insurance and investment-linked products and for the financial year 2020, Allianz Life recorded a GWP of RM2.95 billion and is one of the fastest growing life insurers in Malaysia. Allianz Malaysia has 32 branches nationwide.

In 2020, Allianz Malaysia was awarded the Industry Excellence Award for financial services at the MSWG-ASEAN Corporate Governance Awards. The Company also ranked seventh amongst the Top 100 Companies for Overall Corporate Governance and Performance (by Rank) and 16th amongst the Top 100 Companies for Corporate Governance Disclosure (by Rank). In 2019, Allianz Life was named The BrandLaureate's Iconic Brands of the Decade Award 2019 for Life Insurance.

To learn more about Allianz Malaysia, visit allianz.com.my

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About Allianz

The Allianz Group is one of the world's leading insurers and asset managers with more than 100 million* private and corporate customers in more than 70 countries. Allianz customers benefit from a broad range of personal and corporate insurance services, ranging from property, life and health insurance to assistance services to credit insurance and global business insurance. Allianz is one of the world's largest investors, managing around 790 billion euros on behalf of its insurance customers. Furthermore, our asset managers PIMCO and Allianz Global Investors manage 1.7 trillion euros of third-party assets. Thanks to our systematic integration of ecological and social criteria in our business processes and investment decisions, we are amongst the leaders in the insurance industry in the Dow Jones Sustainability Index. In 2020, over 150,000 employees achieved total revenues of 140 billion euros and an operating profit of 10.8 billion euros for the group.


*Includes non-consolidated entities with Allianz customers.


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