

Allianz Customer Centricity Case Solution

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Allianz Customer Centricity Is Simplicity the Way Forward? Case Study Solution & Analysis

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Steps for Case Study Solution & Analysis:

1. Introduction of Allianz Customer Centricity Is Simplicity the Way Forward? Case Solution

The Allianz Customer Centricity Is Simplicity the Way Forward? case study is a Harvard Business Review case study, which presents a simulated practical experience to the reader allowing them to learn about real life problems in the business world. The Allianz Customer Centricity Is Simplicity the Way Forward? case consisted of a central issue to the organization, which had to be identified, analysed and creative solutions had to be drawn to tackle the issue. This paper presents the solved Allianz Customer Centricity Is Simplicity the Way Forward? case analysis and case solution. The method through which the analysis is done is mentioned, followed by the relevant tools used in finding the solution. The case solution first identifies the central issue to the Allianz Customer Centricity Is Simplicity the Way Forward? case study, and the relevant stakeholders affected by this issue. This is known as the problem identification stage. After this, the relevant tools and models are used, which help in the case study analysis and case study solution. The tools used in identifying the solution consist of the SWOT Analysis, Porter Five Forces Analysis, PESTEL Analysis, VRIO analysis, Value Chain Analysis, BCG Matrix analysis, Ansoff Matrix analysis, and the Marketing Mix analysis. The solution consists of recommended strategies to overcome this central issue. It is a good idea to also propose alternative case study solutions, because if the main solution is not found feasible, then the alternative solutions could be implemented. Lastly, a good case study solution also includes an implementation

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Allianz Customer Centricity Case Solution: A Deep Dive into Transformation

Are you intrigued by how a global insurance giant like Allianz is navigating the complex landscape of customer centricity? This in-depth analysis delves into the Allianz customer centricity case solution, examining the challenges they faced, the strategies they implemented, and the tangible results achieved. We'll explore the key elements that contributed to their success, offering valuable insights for businesses of all sizes striving for a more customer-focused approach. This post provides a comprehensive understanding of Allianz's journey, offering practical takeaways you can apply to your own organization.

Understanding the Allianz Customer Centricity Challenge

Before we delve into the solutions, it's crucial to grasp the challenges Allianz faced in their pursuit of customer centricity. As a massive, internationally operating company, Allianz had to overcome several significant hurdles:

H3: Siloed Operations and Data Fragmentation:

A common problem for large corporations, Allianz initially battled with data residing in disparate systems. This made it difficult to gain a holistic view of the customer journey and personalize interactions effectively. Understanding individual customer needs across various products and services was a significant obstacle.

H3: Inconsistent Customer Experiences:

With operations spanning numerous countries and diverse product lines, ensuring consistent customer experiences across the board proved challenging. Inconsistency in service quality and communication led to customer dissatisfaction and brand dilution.

H3: Limited Digital Capabilities:

In the face of rising customer expectations for seamless digital interactions, Allianz needed to upgrade its digital infrastructure and capabilities to provide convenient and personalized online services. A lack of robust digital tools hindered their ability to engage customers effectively in the digital sphere.

Allianz's Customer Centricity Case Solution: A Multi-Pronged Approach

Allianz's response wasn't a single solution but a multifaceted strategy encompassing several key initiatives:

H3: Data Integration and Analytics:

A fundamental step was consolidating customer data from various sources into a unified view. This involved investing in advanced analytics platforms to gain actionable insights into customer behavior, preferences, and needs. By understanding their customers better, Allianz could tailor offerings and communication more effectively.

H3: Omni-channel Customer Engagement:

Recognizing the importance of providing seamless experiences across all touchpoints, Allianz invested in creating an omni-channel strategy. This meant integrating various communication channels (website, mobile app, social media, email, phone) to ensure consistent and personalized interactions regardless of how the customer chose to engage.

H3: Empowering Employees:

Allianz understood that customer centricity requires a company-wide commitment. They invested heavily in training and empowering employees to prioritize customer needs and proactively address concerns. This involved equipping staff with the necessary tools, knowledge, and authority to resolve issues efficiently.

H3: Agile and Customer-Focused Product Development:

Allianz moved towards more agile product development methodologies, incorporating customer feedback at every stage of the process. This ensured that new products and services directly addressed customer needs and pain points, leading to greater satisfaction and loyalty.

H3: Investing in Technology:

Significant investments in technology were crucial to supporting the customer-centric transformation. This included upgrading digital platforms, implementing CRM systems, and leveraging AI and machine learning to personalize customer interactions and predict future needs.

Measuring Success: The Results of Allianz's Transformation

Allianz's efforts towards customer centricity have yielded demonstrable positive results, including:

Improved Customer Satisfaction Scores: Consistent reports show a marked improvement in customer satisfaction and Net Promoter Scores (NPS).

Increased Customer Loyalty and Retention: The improved customer experience has led to higher customer retention rates and reduced churn.

Enhanced Brand Reputation: Allianz's commitment to customer centricity has strengthened its brand image and reputation within the industry.

Improved Operational Efficiency: Streamlined processes and data-driven decision-making have led to greater operational efficiency.

Increased Sales and Revenue: Ultimately, a more customer-centric approach has contributed to increased sales and revenue growth.

Conclusion

The Allianz customer centricity case solution showcases the power of a holistic and well-executed strategy. By addressing data silos, embracing digital technologies, empowering employees, and focusing on consistent customer experiences across all channels, Allianz has achieved significant improvements in customer satisfaction, loyalty, and business performance. The lessons learned from Allianz's journey offer a valuable roadmap for other organizations aiming to prioritize customer centricity. Remember that it's not just about implementing new technologies, but about fundamentally shifting the organizational culture to put the customer at the heart of every decision.

FAQs

Q1: What specific CRM system did Allianz utilize in its transformation? While Allianz doesn't publicly disclose the exact CRM system used, it's likely a comprehensive solution capable of handling large-scale data integration and omni-channel engagement.

Q2: How did Allianz measure the success of its customer centricity initiatives? Allianz likely used a combination of metrics including NPS, customer satisfaction surveys, customer lifetime value (CLTV), and key performance indicators (KPIs) related to operational efficiency and sales.

Q3: Did Allianz face any resistance to change during its transformation? Large-scale organizational change always faces resistance. Overcoming this likely involved strong leadership, clear communication, and employee training to ensure buy-in across all departments.

Q4: What role did AI play in Allianz's customer centricity strategy? AI played a significant role in personalization, predictive analytics (anticipating customer needs), and automating certain customer service tasks.

Q5: Are the results achieved by Allianz sustainable? The sustainability of the results depends on Allianz's continued commitment to innovation, investment in technology, and employee training. Maintaining a customer-centric culture is an ongoing process, not a one-time project.

allianz customer centricity case solution: Managing Customer-Centric Strategies in the Digital Landscape Ho, Ree Chan, Song, Bee Lian, Tee, Poh Kiong, 2024-10-25 In today's rapidly evolving digital landscape, the integration of emerging technologies has reshaped the business world and propelled companies to keep pace with advancements like artificial intelligence, data science, blockchain, and reality virtualization. These technologies are no longer just tools for efficiency but are crucial drivers of customer-centric strategies that enhance productivity and service. As businesses strive to maximize the value of their technology investments, they must integrate these innovations into their entire business ecosystem to meet the needs of socially connected, tech-savvy customers. *Leveraging Emerging Technologies for Customer-Centric Business Strategies* explores the crucial intersection of technological innovation and customer-centricity in the digital age. These chapters delve into how companies can effectively implement new technologies such as AI, machine learning, and big data analytics, to better serve customer demands and foster stronger engagement. By examining current business models, predicting future trends, and analyzing the role of customer involvement in co-creation, this comprehensive resource provides researchers, business practitioners, and academics with the strategies needed to navigate the fast-paced, technology-driven marketplace.

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allianz customer centricity case solution: Analytics for Insurance Tony Boobier, 2016-10-10 The business guide to Big Data in insurance, with practical application insight Big Data and Analytics for Insurers is the industry-specific guide to creating operational effectiveness,

managing risk, improving financials, and retaining customers. Written from a non-IT perspective, this book focusses less on the architecture and technical details, instead providing practical guidance on translating analytics into target delivery. The discussion examines implementation, interpretation, and application to show you what Big Data can do for your business, with insights and examples targeted specifically to the insurance industry. From fraud analytics in claims management, to customer analytics, to risk analytics in Solvency 2, comprehensive coverage presented in accessible language makes this guide an invaluable resource for any insurance professional. The insurance industry is heavily dependent on data, and the advent of Big Data and analytics represents a major advance with tremendous potential – yet clear, practical advice on the business side of analytics is lacking. This book fills the void with concrete information on using Big Data in the context of day-to-day insurance operations and strategy. Understand what Big Data is and what it can do Delve into Big Data's specific impact on the insurance industry Learn how advanced analytics can revolutionise the industry Bring Big Data out of IT and into strategy, management, marketing, and more Big Data and analytics is changing business – but how? The majority of Big Data guides discuss data collection, database administration, advanced analytics, and the power of Big Data – but what do you actually do with it? Big Data and Analytics for Insurers answers your questions in real, everyday business terms, tailored specifically to the insurance industry's unique needs, challenges, and targets.

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allianz customer centricity case solution: Fad-Free Strategy Daniel Deneffe, Herman Vantrappen, 2019-09-06 Fad-Free Strategy provides a ground-breaking approach to making better business strategy decisions: more efficient, open to out-of-the-box opportunities and evidence-based. Most strategy books focus on Grand Strategy, the process that leads to high-level recommendations or, more accurately, hypotheses about where and how to compete. While this book briefly covers critical Grand Strategy practices, it deep dives into Operational Strategy, the process of validation, adaptation and possible rejection of those hypotheses. Operational Strategy is based on an in-depth understanding of customer preferences and anticipating the choices they make. Those choices rather than managers' ambitions determine whether a strategy will generate the aspired financial results. The book explains, by means of detailed real-world cases across industries, how to generate validated solutions to any strategic problem such as: how to enter successfully into new markets, either as an innovator or as a latecomer? How to defend one's position against aggressive new entrants? Or how to sustain margins when price is the only thing customers seem to care about? This remarkable book contains expert advice from accomplished strategic advisors and thought leaders Daniel Deneffe and Herman Vantrappen. Fad Free Strategy will be a useful tool for smart

business executives at mainstream companies who are disappointed with strategy fads and simplistic solutions based on cherry-picked, anecdotal evidence from today's hero companies. It will also appeal to economics faculty members teaching graduate courses in business strategy who are looking for an economics-based strategy textbook that is both rigorous and comprehensive. The book's core ideas have been taught successfully in continuing and executive education programs at Harvard University and Hult International Business School.

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allianz customer centricity case solution: Industry Use Cases on Blockchain Technology Applications in IoT and the Financial Sector Mahmood, Zaigham, 2021-03-18 Blockchain technology presents numerous advantages that include increased transparency, reduced transaction costs, faster transaction settlement, automation of information, increased traceability, improved customer experience, improved digital identity, better cyber security, and user-controlled networks. These potential applications are widespread and diverse including funds transfer, smart contracts, e-voting, efficient supply chain, and more in nearly every sector of society including finance, healthcare, law, trade, real estate, and other important areas. However, there are challenges and limitations that exist such as high energy consumption, limited scalability, complexity, security, network size, lack of regulations, and other critical issues. Nevertheless, blockchain is an attractive technology and has much to offer to the modern-day industry. Industry Use Cases on Blockchain Technology Applications in IoT and the Financial Sector investigates blockchain technology's adoption and effectiveness in multiple industries and for the internet of things (IoT)-based applications, presents use cases from industrial and financial sectors as well as from other transaction-based services, and fills a gap in this respect by extending the existing body of knowledge in the suggested field. While highlighting topics such as cybersecurity, use cases, and models for blockchain implementation, this book is ideal for business managers, financial accountants, practitioners, researchers, academicians, and students interested in blockchain technology's role and implementation in IoT and the financial sector.

allianz customer centricity case solution: Successful Business Model Transformations in Disruptive Times Thomas Rudolph, Markus Schweizer, 2024-06-17 The authors offer solutions for established corporations facing disruptive challenges. Based on extensive research and discussion, a unique management approach, the High 5 approach, has been developed to promote successful self-disruption in established corporations. At the center of this approach is the transformation of the core business. The book supports the idea of permanent self-disruption as the key to success for established players. Successful Business Model Transformations in Disruptive Times is aimed at the management of various industries. This book provides managers in established corporations with a theoretically sound and practical guide.

allianz customer centricity case solution: Customer Relationship Management Srivastava Mallika, With the aim of developing a successful CRM program this book begins with defining CRM and describing the elements of total customer experience, focusing on the front-end organizations that directly touch the customer. The book further discusses dynamics in CRM in services, business market, human resource and rural market. It also discusses the technology aspects of CRM like data mining, technological tools and most importantly social CRM. The book can serve as a guide for deploying CRM in an organization stating the critical success factors. **KEY FEATURES** • Basic concepts of CRM and environmental changes that lead to CRM adoption • Technological advancements that have served as catalyst for managing relationships • Customer strategy as a necessary and important element for managing every successful organization • CRM is

not about developing a friendly relationship with the customers but involves developing strategies for retention, and using them for achieving very high levels of customer satisfaction • The concept of customer loyalty management as an important business strategy • The role of CRM in business market • The importance of people factor for the organization from the customer's perspective • Central role of customer related databases to successfully deliver CRM objectives • Data, people, infrastructure, and budget are the four main areas that support the desired CRM strategy

allianz customer centricity case solution: *The Handbook of Insurance-Linked Securities* Pauline Barrieu, Luca Albertini, 2009-08-10 Luca Albertini and Pauline Barrieu are to be congratulated on this volume. Written in a period where structured projects in finance are having a difficult time, it is worthwhile to return to the cradle of securitisation: insurance. Spread out over three parts (life, non- life, and tax and regulatory issues) the 26 chapters, written mainly by practitioners, give an excellent overview of this challenging field of modern insurance. Methodology and examples nicely go hand in hand. The overall slant being towards actual analyses of concrete products. No doubt this book will become a milestone going forward for actuarial students, researchers, regulators and practitioners alike. —Paul Embrechts, Professor of Mathematics and Director of RiskLab, ETH Zurich The convergence of insurance with the capital markets has opened up an alternative channel for insurers to transfer risk, raise capital and optimize their regulatory reserves as well as offering institutions a source of relatively liquid investment with limited correlation with other exposures. One of the financial instruments allowing for the cession of insurance-related risks to the capital markets is Insurance-Linked Securities (ILS). This book provides hands-on information essential for market participants, drawing on the insights and expertise of an impressive team of international market players, representing the various aspects and perspectives of this growing sector. The book presents the state of the art in Insurance-Linked Securitization, by exploring the various roles for the different parties involved in the transactions, the motivation for the transaction sponsors, the potential inherent pitfalls, the latest developments and transaction structures and the key challenges faced by the market. The book is organized into parts, each covering a specific topic or sector of the market. After a general overview of the ILS market, the Insurance-Linked Securitization process is studied in detail. A distinction is made between non-life and life securitization, due to the specificities of each sector. The process and all the actors involved are identified and considered in a comprehensive and systematic way. The concepts are first looked at in a general way, before the analysis of relevant case studies where the ILS technology is applied. Particular focus is given to: the key stages in both non-life and life securitizations, including the general features of the transactions, the cedant's perspectives, the legal issues, the rating methodologies, the choice of an appropriate trigger and the risk modeling, the particular challenges related to longevity securitization, the investor's perspective and the question of the management of a portfolio of ILS, the general issues related to insurance-linked securitization, such as accounting and tax issues, regulatory issues and solvency capital requirements. The book is accompanied by a website www.wiley.com/go/albertini_barrieu_ILS which will feature updates and additions to the various contributions to follow market developments.

allianz customer centricity case solution: *Entrepreneurship* David Deakins, Jonathan M. Scott, 2024-03-16 This popular and well received standard text on Entrepreneurship has been completely revised and updated for the second edition. The text retains the favourably reviewed features of the first edition which include the importance of context, diversity and differing international entrepreneurial practice, yet is underpinned by coverage and application of relevant theory. In particular, the text now contains important and entirely new sections on entrepreneurship in the face of multiple global crises, evidence on entrepreneurial resilience, new case study material on examples of international entrepreneurship from developing countries including a new section on Entrepreneurship in Sub-Saharan Africa, new case material on 'clean technology' entrepreneurship and on green finance, and a new chapter on Indigenous Entrepreneurship. All chapters have been completely updated to reflect increased diversity and the place of Entrepreneurship in the context of multiple global crises. The text retains the pedagogic features of the first edition which are

consistent throughout the text and include learning outcomes, boxed case studies with discussion questions, policy and practical issues, summaries of each chapter, recommended reading and suggested assignments. The text is complemented by online support material for tutors.

allianz customer centricity case solution: The Software Architect Elevator Gregor Hohpe, 2020-04-08 As the digital economy changes the rules of the game for enterprises, the role of software and IT architects is also transforming. Rather than focus on technical decisions alone, architects and senior technologists need to combine organizational and technical knowledge to effect change in their company's structure and processes. To accomplish that, they need to connect the IT engine room to the penthouse, where the business strategy is defined. In this guide, author Gregor Hohpe shares real-world advice and hard-learned lessons from actual IT transformations. His anecdotes help architects, senior developers, and other IT professionals prepare for a more complex but rewarding role in the enterprise. This book is ideal for: Software architects and senior developers looking to shape the company's technology direction or assist in an organizational transformation Enterprise architects and senior technologists searching for practical advice on how to navigate technical and organizational topics CTOs and senior technical architects who are devising an IT strategy that impacts the way the organization works IT managers who want to learn what's worked and what hasn't in large-scale transformation

allianz customer centricity case solution: The Ultimate Question 2.0 Frederick F. Reichheld, Rob Markey, 2011 Based on extensive research, this book shows how companies can rigorously measure Net Promoter statistics, help managers improve them, and create communities of passionate advocates that stimulate innovation.

allianz customer centricity case solution: Hidden in Plain Sight Erich Joachimsthaler, 2007-03-30 Companies must innovate to grow, but they often forget to look beyond their own brands. Take Sony, for example. Its success with consumer innovations like the Walkman blinded it to obvious changes in how, when, and where people wanted their music. Apple capitalized on those changes in demand with the iPod, providing a new way of listening to music and of managing one's entire music library. This book explains how you can spot these opportunities that are hidden in plain sight. It introduces the demand-first innovation and growth model that will show you how to become an unbiased observer of people's consumption and usage behaviors. Refining this skill helps companies generate organic growth through new products, services, solutions, and experiences that truly enhance peoples' lives. Revealing the innovative processes of such organizations as BMW, Proctor and Gamble, GE Healthcare, and Frito-Lay, Hidden in Plain Sight offers you a new approach to identifying and executing your company's growth strategy.

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allianz customer centricity case solution: INTER-ENG 2020 Liviu Moldovan, Adrian Gligor, 2021-05-31 These proceedings contain research papers that were accepted for presentation at the 14th International Conference Inter-Eng 2020 ,Interdisciplinarity in Engineering, which was held on 8-9 October 2020, in Târgu Mureş, Romania. It is a leading international professional and scientific forum for engineers and scientists to present research works, contributions, and recent developments, as well as current practices in engineering, which is falling into a tradition of important scientific events occurring at Faculty of Engineering and Information Technology in the George Emil Palade University of Medicine, Pharmacy Science, and Technology of Târgu Mures, Romania. The Inter-Eng conference started from the observation that in the 21st century, the era of high technology, without new approaches in research, we cannot speak of a harmonious society. The theme of the conference, proposing a new approach related to Industry 4.0, was the development of a new generation of smart factories based on the manufacturing and assembly process digitalization, related to advanced manufacturing technology, lean manufacturing, sustainable manufacturing, additive manufacturing, and manufacturing tools and equipment. The conference slogan was

“Europe’s future is digital: a broad vision of the Industry 4.0 concept beyond direct manufacturing in the company”.

allianz customer centricity case solution: Advising Seniors about Their Money United States. Congress. Senate. Special Committee on Aging, 2008

allianz customer centricity case solution: Enduring Success Christian Stadler, 2011-01-05 Enduring Success addresses a key question in business today: How can companies succeed over time? To learn the source of enduring greatness, author Christian Stadler directed a team of eight researchers in a six-year study of some of Europe's oldest and most stellar companies, targeting nine that have survived for more than 100 years and have significantly outperformed the market over the past fifty years. Readers may wonder, Why European companies? Yet, Europe is the ideal place to seek the key to long-term success; half of the Fortune Global 500 companies that are 100 years old or older can be found in Europe, as can 72 of the 100 oldest family businesses in the world. Fifteen years after Collins and Porras' Built to Last, this new book incorporates fresh insights from management science and provides the first non-US perspective on long-range success. Through Stadler's study, a counterintuitive story emerges: the greatest companies adapt to a constantly changing environment by being intelligently conservative. Enduring Success provides a coherent framework, grounded in five principles and practical concepts, for business leaders who are prepared to learn from the history of some of the world's greatest institutions. Please visit the author's YouTube channel www.youtube.com/user/StadlerChristian for more discussion of the book.

allianz customer centricity case solution: Crafting Customer Experience Strategy Sapna Popli, Bikramjit Rishi, 2021-05-04 Crafting Customer Experience Strategy: Lessons from Asia looks at how Customer Experience Management can be vital in providing a competitive advantage for businesses. This is essential reading for marketing scholars and practitioners looking for insights into improving their customers' experiences.

allianz customer centricity case solution: Electronic Customer Relationship Management Jerry Fjermestad, Nicholas C Robertson Jr, 2015-05-15 This work offers a state-of-the art survey of information systems research on electronic customer relationship management (eCRM). It provides important new frameworks derived from current cases and applications in this emerging field. Each chapter takes a collaborative approach to eCRM that goes beyond the analytical and operational perspectives most often taken by researchers in the field. Chapters also stress integration with other enterprise information systems. The book is organized in four parts: Part I presents an overview of the role of CRM and eCRM in marketing and supply chain management; Part II focuses on the organizational success factors behind eCRM implementation; Part III presents cases of eCRM performance enhancement; and Part IV addresses eCRM issues in business-to-consumer commerce.

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allianz customer centricity case solution: Building an International Financial Services Firm Markus Venzin, 2009-01-22 A new era of global banking and insurance is emerging, with leading banks eager to serve international markets. This book explores the issues that arise for banks in their strategic choices as they move into these new international markets. Building an International Financial Services Firm challenges conventional assumptions from the international management literature on topics such as the limits of globalization, the importance of cultural and institutional distance, the nature of economies of scale and scope, the existence of first mover advantages, the logic behind the global value chain configuration, the speed and timing of market entry, as well as organizational architecture. It focuses on fundamental strategic decisions such as when, where, and how to enter foreign markets and how to design the organizational architecture of the multinational financial services firm. Using simple theoretical frameworks illustrated by case examples, this book provides a thorough guide to the challenges of the international market for financial services firms, both for those working in the financial services industry, and researchers studying the area.

allianz customer centricity case solution: Munich Re Johannes Bähr, Christopher Kopper, 2016-10-27 Reinsurance has to be international in accordance with its nature. This is the well-known viewpoint of Carl von Thieme, one of the founders of Munich Re, who also served as its general

director for many years. Thus, it was not a coincidence that the company rose to become the world market leader rather quickly after its founding in 1880. In the following period, Munich Re stayed on top or was occasionally second to Swiss Re. Nonetheless, the broader public does not know much about the company. Johannes Bähr and Christopher Kopper now present the first history of the reinsurer from its beginnings into the 1980s. Few companies have risen to become world market leaders as quickly as Munich Re, and only the fewest have succeeded in remaining at the top of the world market for as long. The company's history reveals how insurers reacted to major catastrophes and technological shifts. Without sharing risks with reinsurers, countless direct insurers would not have survived the economic consequences of major natural catastrophes and would have been forced into bankruptcy by the weight of their payment obligations. Consequently, reinsurers even made coverage for some risks possible in the first place. Yet Munich Re itself also repeatedly contributed to the introduction of new segments of insurance, such as in the case of machine insurance or high-risk life insurance. Thus, the history of this pioneer of globalization is, at the same time, a history of dealing with risks and managing the distribution of risk. Last but not least, it is also the history of a German company that profited from the National Socialist dictatorship and, with great effort, had to find its way back into the world market after the two world wars.

allianz customer centricity case solution: *Space Insurance: International Legal Aspects* Katarzyna Malinowska, 2017-03-15 Insurance related to outer space activities has been around since the 1960s, but has become vastly more significant with the increased commercial use of satellites. This book focuses on the legal aspects of space insurance in the contractual context, analysing space risk as well as the insurance terms used on the market. It offers the first in-depth coverage, both practical and theoretical, of space insurance from an international law perspective. Attending throughout to the important and problematic distinction between the space segment (upstream) and ground segment (downstream) in space law, this book deals comprehensively with such issues and topics as the following: - the main hazards relating to space activities; - the impact of new space technologies on the level of risk and insurance; - the differing types of risks attributable to various entities in the context of insurable interest; - aspects of the space risk allocation regimes and risk assessment; - the impact of the five 'space treaties' - the Outer Space Treaty, the Liability Convention, the Rescue Agreement, the Registration Convention and the Moon Agreement - on the subject and scope of insurance coverage; - the advent of suborbital flight, commercial human space flight and space tourism in the context of emerging insurance risks; - the problem of space debris; - contractual aspects of space activities affecting the space insurance risks; - basic notions such as 'outer space', 'space object' in the context of space activities and related insurance coverage; - basic insurance principles and their operation in the space insurance; and - the adjustment of losses and the settlement of disputes in space insurance. The author emphasises the need to understand the various insurance risks facing particular types of commercial space activities, including pre-launch, launch, transportation, spaceflight, satellite communications, satellite navigation, satellite remote sensing and space station operation. Satellites are increasingly a vital part of many daily activities of contemporary society and the Earth's orbit is becoming ever more crowded, heightening the risks of collision, damage and claims. This thoroughly researched book will therefore be extremely useful to lawyers, policymakers and academics tasked with defining the scope of insurance coverage that accurately mirrors technological, contractual and legal reality. Its practical aspect will be of extraordinary value to insurance lawyers, underwriters and brokers.

allianz customer centricity case solution: Answering the Ultimate Question Richard Owen, Laura L. Brooks, PhD, 2008-12-03 Fred Reichheld's 2006 book *The Ultimate Question*, that question being, How likely is it that you would recommend this company to a friend or colleague?-challenged the conventional wisdom of customer satisfaction programs. It coined the terms 'bad profits' and 'good profits' and pointed to a faster, much more accurate way of gauging customers' real loyalty to a company, introducing a quantitative measure (the Net Promoter Score) for establishing a baseline and effectively tracking changes going forward. Richard Owen and Laura Brooks are co-developers, along with Reichheld, of the methodology behind answering the question. In this book, Owen and

Brooks tell how based on a variety of real case studies' to actually embed Net Promoter discipline in organizations of all types.

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Branding guru Aaker shows how to eliminate the competition and become the lead brand in your market This ground-breaking book defines the concept of brand relevance using dozens of case studies-Prius, Whole Foods, Westin, iPad and more-and explains how brand relevance drives market dynamics, which generates opportunities for your brand and threats for the competition. Aaker reveals how these companies have made other brands in their categories irrelevant. Key points: When managing a new category of product, treat it as if it were a brand; By failing to produce what customers want or losing momentum and visibility, your brand becomes irrelevant; and create barriers to competitors by supporting innovation at every level of the organization. Using dozens of case studies, shows how to create or dominate new categories or subcategories, making competitors irrelevant Shows how to manage the new category or subcategory as if it were a brand and how to create barriers to competitors Describes the threat of becoming irrelevant by failing to make what customer are buying or losing energy David Aaker, the author of four brand books, has been called the father of branding This book offers insight for creating and/or owning a new business arena. Instead of being the best, the goal is to be the only brand around-making competitors irrelevant.

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This book examines the cybersecurity phenomenon, looking at the folklore, the hype, and the behaviour of its practitioners. A central theme is that the management of cybersecurity needs to be owned by the people running the organisation, rather than by the cybersecurity team, who frequently don't have management as a core skill. In order to effect that change, managers need to have the background and detail to challenge what they are being told, enabling them to engage in a way that will result in more appropriate outcomes for the business. This book provides that background and detail. It debunks a number of cyber-myths, and calls out basic errors in the accepted thinking on cyber. The content is strongly rooted in available research and presented in an accessible manner, with a number of business-related case studies. Each chapter in the book takes a theme such as end-user behaviours and compares the available evidence with what the industry would like to have its customers believe. The conclusion is that there is definitely a problem, and we certainly need cyber defences. Just not the ones the industry is currently selling.

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familiarizing the reader with the concepts of price-response function management and price elasticity of demand. The book also includes a number of implementation strategies to incorporate Power Pricing into financial services institutions and includes a large number of Simon-Kucher & Partners' international case studies that illustrate the enormous profit potential that lies in professional pricing.

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