










Case Study - Allianz Cornhill Insurance plc

Company Background

Allianz Cornhill, part of the Allianz Group is a leading UK general insurance company. It has 850 staff based in Guildford, Surrey and 4,500 staff in total in the UK. The Guildford office is the headquarters for Allianz Cornhill's UK operations. Allianz Cornhill also has a headquarters for its international business in London and divisional offices in Tunbridge Wells, Brentford, Bristol and operate branch offices in many of the UK's provincial cities. The focus of this case study is Allianz Cornhill's Guildford operations. These operations include a small, dedicated five colour print works.

Summary of Key Achievements

- Donated 827 man hours through volunteering in 2003 
- Designed and printed items in support of charity in 2003 to a value of £7,599 
- 55% of new deal placements went in to full time work between 1998 and 2003 
- Donated £2,547 by recycling toner, phone and printing plate wastes in 2003 equating to £25,000 over the last 10 years 
- Donation of surplus furniture from staff restaurant and café to Age Concern and NSPCC in Surrey 
- Achieved a 12% reduction in CO₂ emissions from company travel over three years 
- Enhancements to printing processes reduced ink consumption by 15% 
- Improvements to heating and cooling systems in offices improved energy efficiency by 12% 
- Transformation of part of Ewhurst Manor training centre grounds into a habitat and species rich environment in 12 months 

Sustainability Initiatives

Allianz Cornhill has a broad set of sustainability initiatives, making an important contribution to the Allianz Group's commitment to sustainability. Driven by an extremely enthusiastic team, these initiatives are characterised by a strong community programme, active involvement in local charities, a very successful local biodiversity project and day to day management of environmental issues across its operations.

Contribution to a sustainable economy

Allianz Cornhill's core business is to provide insurance services to companies and individuals allowing them to improve the management of risk.

Allianz Cornhill is an Investor in People and is committed to the training and development of its employees. It provides technical workshops, assessment events, distance learning, coaching and mentoring. Many of its programmes are delivered at its dedicated training centre, Allianz Cornhill Manor in Ewhurst.

Allianz Cornhill recently won the coveted General Insurer of the Year 2004 and offer the best claim service in the industry believing that it must give quick decisions to claimants and be available to assist claimants when they are in need.

Allianz Cornhill recognise that sustainability in a financial institution is not limited to the direct impacts of its office operations, but also the indirect impacts of its financial activities, particularly investment decisions. As a consequence, Allianz Cornhill is an active member of an international group within Allianz looking at the role of finance in sustainability, in particular how underwriting can contribute to sustainable development. The company is also part of the prestigious Dow Jones Sustainability Index, the United Nations Environment Programme Finance Initiative and the World Business Council for Sustainable Development.

Enhancing environmental quality

Allianz Cornhill's environment programme is rooted in the enthusiasm of its staff for its company to be environmentally responsible. This is extremely evident by the enthusiasm and commitment of those leading the environment programmes.

Allianz Cornhill is currently refurbishing its Guildford office. This has involved the installation of a new, modern heating and cooling system leading to energy efficiency improvements of 10-12%. A building management system will allow for greater control of energy use and will enable better monitoring of performance.

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Allianz Cornhill operates approximately 1,000 company cars. To manage and reduce the impact of the fleet on the environment, the company has taken part in Motorvate, part of the Department for Transport's Transport Energy initiative. The objective is to encourage companies to reduce fleet costs by improving fuel efficiency and reducing business miles and consequently reduced CO₂ emissions. The initiative includes all modes of transport, including hire cars and business car travel, UK flights and rail. Allianz Cornhill has achieved a 12% reduction in CO₂ emissions over three years and a 3% reduction in total mileage.

Allianz Cornhill actively manage its waste streams across its operations. Its principal wastes are toner cartridges, mobile phones, waste paper, print wastes, pallets and redundant furniture.

Cash from the sale of wastes (e.g. toners) are donated towards good causes. Redundant furniture is passed to local charities.

Allianz Cornhill enlist its 'best endeavours' to assume responsibility for the disposal of damaged insured items, regardless of whether it is first or third party claims. The company follows the "Code of Practice for the Disposal of Motor Vehicle Salvage" which is produced and supported by a consortium of organisations including the Association of British Insurer's (ABI) and the DfT.

Allianz Cornhill's printing and distribution department has 30 staff, working a variety of shifts. On average, 48 million sheets of paper are consumed per year (approx. 700 tonnes). The turnover of the department is £4 million per annum with the finished work distributed to all parts of the UK. A recent enhancement includes the introduction of 'staccato screening', which has helped reduce ink consumption by 15%. All paper is obtained from well managed sources and as much waste as possible is recycled.

Allianz Cornhill award two annual grants for employees to participate on Earthwatch Institute scientific projects around the world. In 2003, the award winners chose The Cheetah Conservation project in Namibia and Forest Birds in Ecuador.

Finally, Allianz Cornhill's most successful environmental achievement in the last year has been its Biodiversity project at its training centre at Ewhurst. The centre has provided residential training facilities for employees since 1977 and is set in 16 acres of land, much of which had become overgrown. In 2003, Allianz Cornhill approved plans for environmental enhancements in partnership with Surrey County Council and the Surrey Urban Biodiversity project. With a budget of only £5,000, Allianz Cornhill has successfully transformed a species and habitat poor environment into a rich and diverse environment in 12 months. The transformation includes:

- Clearing site of non-native species. Chippings and felled trees kept on site
- 200 native shrubs and trees planted by a team of volunteers (Allianz Cornhill and Surrey Council's Conservation team)
- Felled trees cut up to create logpile homes for invertebrates
- Fruit and nut trail planted and bird and bat boxes installed
- Planting of a native orchard with the Surrey Tree Wardens

- Shalford Infant School planted wildflower turfs that had been sown and nurtured at school. They also painted and positioned bird boxes, created insect homes and carried out a wildflower survey

Improving the Social Wellbeing of Stakeholders

Allianz Cornhill is very active in the community through its support for community groups and charities. Support includes donations, gifts in kind and staff time and sponsorship of events including:

- Support for a different charity each year. In 2004, this is Macmillan Cancer Relief
- Hosting the BBC Children in Need's call centre for the region (10th year running). In 2003, this involved donating 400 hours of time. Over £1 million has been raised since 1993
- Donations of surplus office equipment, design and printing services, office space for meetings, unwanted paper and stationery for schools and community groups
- Donations of expertise and time of qualified employees into the community, including staff as Governors in schools and local charities and specialist fire awareness talks to local schools aimed at tackling arson
- Sponsorship of local sports events (e.g Guildford Sports Awards), Keep Yourself Safe initiative organised by Surrey County Council Traffic and Road Safety, Firewise Scheme, Guildford Book Festival, Disability Challengers (6-a-side football) and the First Spectrum Squash League

In the future Allianz Cornhill plan to continue to involve the community in the Ewhurst project. It will be building an Oak temple, a pond and willow sculptures and hope to be adding a pair of binoculars and checklist to each bedroom in the training centre to enable delegates to get more involved in the project!



Above: Local school children at Ewhurst



The wildflower meadow at Ewhurst



Part of the Ewhurst site before being transformed into a wildflower meadow

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