



CCN Journal

EDITION

2

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IN THIS EDITION

P.2

Foreword from the Group CEO

P.3

2023 – A Year of Consolidation and Growth

P.4

Personal Injury Claims in Ireland

P.5

Danish Workmen's Compensation

P.7

EU Passenger Rights 2024 Update

P.8

IPMI Advisory Services: International Health Care EU

P.9

Flight Disruption Insurance Solution: FlyPax

P.10

sicher & solvent: Income Protection, Ancillary Revenues and Customer Retention

P.11

CCN sponsoring Uniglobal 11th Annual Travel Insurance Forum in Lisbon

FROM THE EDITOR

Welcome to the 2nd edition of the CCN newsletter. As we embark on another year, we want to extend our warmest wishes for a prosperous and fulfilling 2024. This year promises to be one of growth and innovation for the Claims Corporation Network, and we are thrilled about the exciting opportunities that lie ahead.

The past year was marked by significant developments within CCN, including new projects and ventures that have further solidified our position in the industry. In this edition, we will refer to new projects from CCN Insurance Services and some important sector news.

We hope that you find this newsletter informative and engaging. Thank you for your continued support as we strive to make CCN a leader in the field. Here's to a successful year ahead!



Dear reader,

Herewith the second edition of our CCN Journal which includes several news articles from different countries with the varied areas of expertise CCN is active in.

In case you have questions about a specific topic or are interested to learn more or wish to get in contact directly with one of the CCN colleagues, feel free to reach out of us.

I hope you had a good start in 2024. Enjoy reading our articles.

Best regards,

Cees Werff
Group CEO
Claims Corporation Network

2023 – A Year of Consolidation and Growth



The acquisition of Coris UK at the beginning of the year was a strategic move that strengthened the group's position in the competitive UK market. This acquisition not only expanded the network's reach but also led to some notable client gains for Coris UK, setting the stage for further success in the future.

Shortly after the acquisition, Charlotte Nolsoe Gottler was appointed as the General Manager of CCN Denmark. With her extensive knowledge and experience in the industry, her appointment played a crucial role in consolidating CCN's presence in Scandinavia. Her leadership and strategic vision have helped propel CCN Denmark to new heights, paving the way for continued growth and success in the region.

Meanwhile, CCN Insurance Services AG in Germany had a successful year, receiving the prestigious 'Servicestark' claims service provider award. This recognition not only validated their commitment to excellence but also fueled their Business Development plans for 2024. The launch of a new international health insurance solutions service, International Health Care EU, further showcased their dedication to providing innovative solutions to meet the needs of their clients, particularly expatriates and individuals seeking tailored insurance options when they are abroad.

In 2023, the network experienced a year of significant growth and consolidation. As we reflect on the successes of 2023, we look forward to building on these achievements and continuing to drive growth and innovation within our network.

The network's offices in the Netherlands, Poland, and Romania also saw steady growth throughout the year, with a focus on expanding their client base and enhancing support for the wider network. These offices played a vital role in strengthening the network's presence in key European markets and contributed to its overall success in 2023.

One of the standout achievements of the year was the success of Flight Claim EU under the leadership of Ramona Colea. Building on this success, the group expanded its services into Germany with the creation of FlyPax in collaboration with CCN Insurance Services. This strategic move is expected to drive significant growth for both entities in 2024 and beyond, solidifying their position as industry leaders in claims and travel services.

Throughout 2023, the network actively participated in various conferences such as ITIC, Uniglobal, Insurance Innovators, and IETL. These events provided valuable networking opportunities and insights into industry trends that will inform their strategies moving forward. Looking ahead to 2024, the network has plans to speak at sponsored events in Munich and Lisbon for key claims and travel industry conferences, further showcasing their expertise and thought leadership within the industry.

Stay tuned for more updates on our progress in our upcoming newsletters.

Personal Injury Claims in Ireland



The Central bank of Ireland recently collated and published its Private Motor Insurance Report of the National Claims Information Database for 2022.

The report focused on the impact of the Personal Injury Guidelines that were implemented in Ireland on 24 April 2021. The main objective of these guidelines was to bring consistency to awards for personal injury claims, with the hope that many claims would be settled by the Personal Injury Assessment Board (PIAB) rather than going through the lengthy and expensive litigation process.

According to the data from the NCID, half of all personal injury claims related to motor accidents were settled under the new guidelines in 2022. This marks a significant increase from the previous year, where only 16% of claims were settled under the guidelines. The report also noted that overall claims costs increased in 2022, returning to pre-COVID levels. However, it was observed that damage-only claims costs have seen a notable increase due to various factors.

As a result of further engagement with the guidelines and the PIAB, the average cost for claims has declined by 47% since 2020 before PIAB involvement and 32% for those settled through the PIAB.

This demonstrates the positive impact of implementing these guidelines and utilizing the services of the PIAB in streamlining the claims process and reducing costs for all parties involved.

While it may take some time before the next report is released, it is anticipated that the 2023 figures will show further improvements and cost savings for insurers. This could potentially lead to a reduction in motor insurance premiums for consumers, as was seen in 2022. However, it is important to note that the current market remains volatile, with long repair periods and an increase in the cost of spare parts contributing to recent premium hikes.

While there have been positive developments in personal injury claims management in Ireland, challenges still exist within the insurance market. It will be crucial for stakeholders to continue monitoring and adapting to these changes in order to ensure fair and efficient outcomes for all parties involved.

Claims Corporation Denmark Specializes in Handling Workers' Compensation

Over the last 20 years, CCN in Denmark have handled over 30,000 workmen's compensations files for different customers. Our customers are both municipalities as well as foreign insurance companies selling the workmen's compensation insurance via Danish agents and brokers.



The Danish Workmen's Compensation

- Workers' compensation insurance is mandatory by law and insures all employees or their survivor's compensation for accidents or illness caused by work or working conditions. Self-employed and working spouses can insure themselves in the same way as employees if they buy workers' compensation insurance for themselves.
- Workers' compensation insurance only covers personal injuries that result in permanent disability. Temporary damages are covered by the employer and the public sector according to the rules on sickness benefits etc.



New law adopted on the 7th of December 2023

In December, the Danish Parliament adopted a new act in the field of occupational injury, which involves new rules and several changes to the current rules. Most changes will come into force on 1 July 2024 – while some changes will already be introduced from 1 January 2024.

The purpose of the new law is to:

- Improve the injured party's attachment to the labour market after an occupational injury
- Reduce case processing times
- Improve the compensation system

In order to handle this very specific and legally complex area you need specialists, which Claims Corporation in Denmark (CCD) can provide.



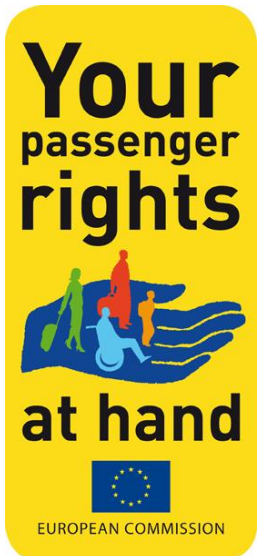
Meet Linda from CCN – a specialist in Workmen's compensation

Linda is a specialist in the area of workers' compensation and one of the driving forces behind CCD's professional case management, which is always based on respect for all parties. Her area of responsibility includes both occupational and personal injuries. This involves, among other things, assessing permanent damage, loss of working ability, burning/pain, and lost earnings.

The cases that Linda has are often complex, and here we benefit from the fact that, among other things, Linda previously spent 22 years at The Danish Board of Appeal and 5 years at the Danish Workers' Compensation Agency (AES). When we ask Linda what she thinks about working with us, she replies: "I am happy to be with CCN. We have close social cooperation. I like to be in a place where I have broad and varied cases. I am involved from start to finish and have a great deal of influence and responsibility".

CCD is also very happy to have Linda on our journey to growth and satisfied clients.

EU Passenger Rights – 2024 Update



Enhancing Passenger Rights: Proposed Changes in EU Regulations Aim to Improve Travel Protections

Today, 13 billion passengers travel by plane, train, coach, bus or ferry in the EU every year and are covered by EU passenger rights. This figure is expected to reach 15 billion by 2030 and 20 billion by 2050. Currently, the European Union is the only area in the world that has a passenger rights framework in place for all transport modes. Meanwhile, Australia and the USA, advocates of such a scheme, claim that local laws are "lagging behind the rest of the world," pointing to the EU's air passenger compensation laws as an ideal model. In the UK, a newly named Air Passenger Travel Guide was released by the UK Department for Transport. Formerly known as the Aviation Passenger Charter, it details what people can expect from airlines, travel agents, tour operators, and airports, and what to do if things do not go according to plan.

The revised EU Passengers Rights Regulation would bring improvements to:

- Persons with disabilities traveling by air - if the airline makes it mandatory for them to travel accompanied, the person accompanying them would travel free of charge. This right already exists when traveling by rail, ship or coach.
- Air tickets bought through intermediaries (like travel agencies) – passengers will be reimbursed within 14 days (airline to reimburse the intermediary within 7 days). Under the proposed shake-up, passengers who buy air tickets through intermediaries such as travel agencies will have more clarity on who will reimburse them – the transport operator or the intermediary.
- Multimodal journeys – passengers using different types of transport will be entitled to better information and protection and compensation. Holidaymakers will receive information on whether a combination of travel services constitutes a package and who is liable if there are problems.
- Prepayments for travel packages at the time of booking or 'down payments' – limitation to max 25% of the package price up until 28 days before departure.
- Refund through vouchers – automatic refund if not used before the end of their validity period and protection against travel company insolvency.

While EU travellers already enjoy some of the most robust passenger protections in the world, they still face a confusing web of bureaucracy when claiming refunds and compensations, with a lack of clarity regarding what they are entitled to.

IPMI Advisory Services from CCN

Are you an expat or considering becoming one? International Health Care EU is here to help you prioritize your health while living abroad. Their experienced advisors, who have personal expat experience themselves, are dedicated to providing tailored international health insurance solutions that align with your unique needs.



International Health Care EU

Offered by CCN Insurance Services

In November 2023, International Health Care EU service went live successfully, aiming to assist expats or expat candidates in securing their health with the help of prestigious insurance partners. The service is supported by experienced international health insurance experts who provide meticulously personalized insurance advice to help individuals plan their travels while prioritizing their health.

One of the key specialties of International Health Care EU advisors is that they have personal experience as expats themselves, allowing them to understand and cater to the unique needs and requests of expats from various backgrounds. Whether individuals are students, working abroad, retirees, or digital nomads exploring the world while freelancing, International Health Care EU is dedicated to providing tailored international health insurance solutions that align with their expatriation plans.

As a brand vision, International Health Care places a strong emphasis on prioritizing health and enabling individuals to explore the world without concerns about their well-being. The service offers expertise free of charge, ensuring that people can benefit from accurate insurance solutions that address their specific needs and avoid potential inconveniences related to insurance policies.

Surveys have shown that insurance topics can be confusing and often avoided by individuals due to uncertainty about coverage, benefits, and limits. International Health Care EU aims to address these concerns by offering clarity and guidance in selecting the most suitable insurance options in advance. By leveraging their expertise and understanding of expat lifestyles, International Health Care EU strives to empower individuals to make informed decisions about their health insurance and enjoy worry-free travel experiences.

Flight Disruption Insurance Solution: FlyPax

Are you tired of dealing with flight disruptions and unexpected travel challenges? Look no further than FlyPax, the comprehensive flight disruption insurance solution from CCN. With coverage for delays, cancellations, missed connections, denied boarding, and class downgrade situations, FlyPax is designed to provide peace of mind and support to travellers when they need it most.



CCN is proud to introduce FlyPax, a comprehensive flight disruption insurance solution designed to assist travellers in case of flight disruptions caused by the airline. This new service will soon be available to provide peace of mind and support to passengers facing unexpected travel challenges.

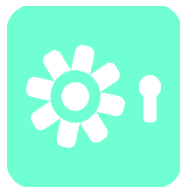
FlyPax covers a range of flight disruptions, including flight delays of more than 3 hours, flight cancellations reported less than 14 days before departure, missed connections resulting in a delay of at least 3 hours for the entire trip, denied boarding for passengers with confirmed reservations, and class downgrade situations where passengers fly in a lower class than paid for.

With FlyPax, travellers can rest assured that they will be taken care of in the event of unforeseen circumstances affecting their journey. CCN is committed to providing efficient and simple assistance to help passengers receive compensation payments and cost reimbursements when their travel plans do not go as expected.

This new insurance solution from CCN is just one example of how the company continues to expand its range of services to better serve its customers. As CCN increases the number of services it offers day by day, travellers can rely on FlyPax to make their flying experience more secure and enjoyable. Stay tuned for more information on how FlyPax can help you "Fly Assured" on your next trip.

sicher & solvent: Income Protection, Ancillary Revenues and Customer Retention

The latest offering from CCN, "sicher & solvent IncomeProtection," helps businesses secure additional income and retain customers in challenging times. By integrating this solution into sales processes, companies can effortlessly boost revenues and ensure customer loyalty. Stay ahead of the curve with CCN's tailored services designed to meet your evolving needs.



SICHER & SOLVENT

E I N K O M M E N S S C H U T Z

CCN, through its Munich branch CCN Insurance Services, continues to expand its presence in the German market without slowing down. Following the successful launch of International Health Care EU expat international health insurance consultancy solutions at the end of last year, CCN Group is now enhancing its services with FlyPax flight disruption insurance solutions and soon-to-be-introduced income protection insurance solutions.

"sicher & solvent income protection" is the latest service offering from CCN for B2Bs, designed to address the current business challenges faced by companies. With margins decreasing, customer uncertainty on the rise, and a decline in business transactions, it has become more crucial than ever to secure additional income and retain customers.

Implementing this income protection solution into your sales processes is simple and effective. By doing so, you can not only generate additional revenues effortlessly but also ensure customer retention. Through targeted sales activities focused on this service, there is a significant opportunity for you to boost your revenue streams.

In a time where economic uncertainties prevail, "sicher & solvent income protection" provides a timely and essential solution for businesses looking to safeguard their financial stability and maintain customer loyalty. Stay ahead of the curve with CCN's innovative services tailored to meet your evolving needs.

CCN sponsoring Uniglobal 11th Annual Travel Insurance Forum in Lisbon



CCN, a leading provider of insurance solutions, has recently announced its partnership with Uniglobal for the 11th Annual Travel Insurance Forum in Lisbon on 21-22 March 2024. This sponsorship agreement will see CCN becoming Uniglobal's media partner, promoting their events to all its German clients and partners, as well as its broader network covering 40 partners and over 1.000 customers.

One of the key benefits of this partnership is that CCN will provide a discount code, CCN2024, for registration at the forum. This will not only attract more attendees to the event but also showcase CCN's commitment to supporting industry events and initiatives. This will solidify the partnership between the two organisations.

For CCN, this sponsorship presents an opportunity to increase brand awareness and potentially develop new collaborations within the travel insurance sector. By aligning themselves with a reputable organisation like Uniglobal, CCN aims to position itself as a key player in the industry and create a strong network where various collaborations can take place. Furthermore, by actively participating in industry events and staying updated on current developments, CCN can stay ahead of the curve and continue to provide innovative solutions to its clients.

CCN and Uniglobal will mutually benefit from this sponsorship, with both organisations standing to gain from increased visibility, networking opportunities, and potential collaborations. As they work together towards a successful forum in Lisbon, it is clear that this sponsorship marks the beginning of a fruitful partnership that will benefit both parties in the long run.



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