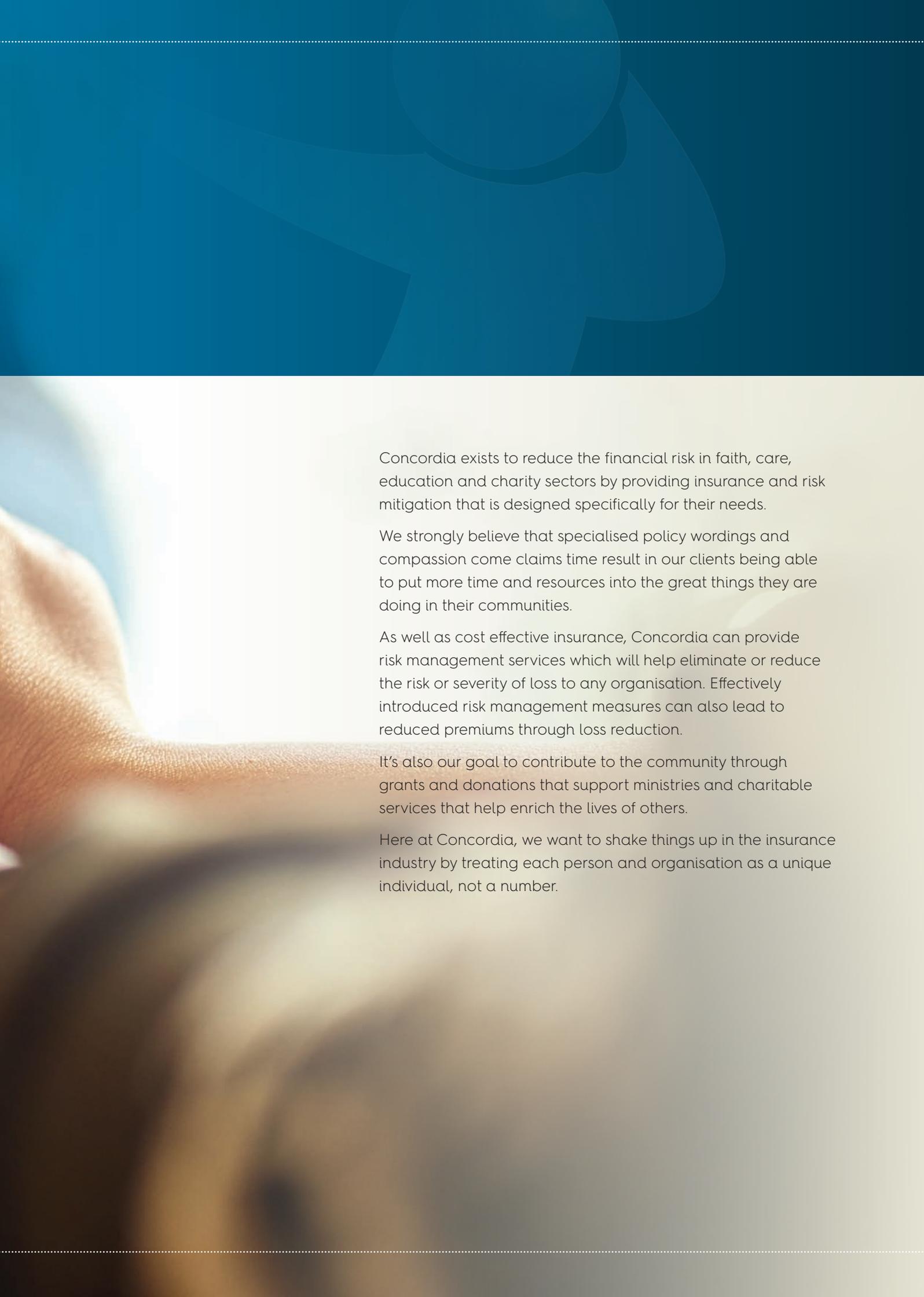




# Protecting your ability to provide for your community

# Our vision and purpose

Helping faith, care, education and charity organisations have greater protection and certainty to confidently provide for their communities.



Concordia exists to reduce the financial risk in faith, care, education and charity sectors by providing insurance and risk mitigation that is designed specifically for their needs.

We strongly believe that specialised policy wordings and compassion come claims time result in our clients being able to put more time and resources into the great things they are doing in their communities.

As well as cost effective insurance, Concordia can provide risk management services which will help eliminate or reduce the risk or severity of loss to any organisation. Effectively introduced risk management measures can also lead to reduced premiums through loss reduction.

It's also our goal to contribute to the community through grants and donations that support ministries and charitable services that help enrich the lives of others.

Here at Concordia, we want to shake things up in the insurance industry by treating each person and organisation as a unique individual, not a number.



Concordia was formed because of a real need among the faith, care, education and charity sectors for an insurer who understands their unique requirements.

# Understanding our clients' unique needs



Concordia was formed because of a real need among the faith, care, education and charity sectors for an insurer who understands their unique requirements. These needs can include:

- Clients often being funded by donations, or having set levels of revenue that cannot be easily increased.
- Having little tolerance for disruption and down time. Our clients need to be able to continue to serve their communities, as many in their communities rely on them.
- Tight budget constraints needing affordable insurance cover.
- Requiring broad policy cover to ensure that, in the event of insurance being needed, all that is expected can be recovered.
- Claims needing to be handled in a conciliatory nature, as opposed to the confrontational nature of many insurers.
- Requiring effective risk management advice to ensure continuity of services, maintain viability and keep insurance costs down.

Our years of experience working with community organisations have ensured we focus on broad policy wordings, personalised cover and compassion come claims time to ensure that these needs are met and you can continue serving the community no matter what happens.

# How did Concordia come to be?

Concordia was born out of a joint venture between AllChurches Insurance Bureau Limited (ACIB) and Aviation & Marine Underwriting Agency (AMUA).

Our customised risk management services minimise the frequency and severity of losses, giving organisations and individuals insurance they can rely on.

ACIB's vision is to focus on the insurance needs of churches and affiliated care, as well as educational and community services.

AMUA partnered with us because together, we can provide market leading insurance cover.

ACIB participants include the Anglican Insurance Board, Methodist Church New Zealand, Baptist Union New Zealand, Elim Church, ACT Apostolic Church, Christian Churches NZ, Lutheran Church, and other memberships. These memberships include schools, retirement villages, private hospitals, rest homes, care and charitable community service organisations.

A&M, formerly known as Aviation Co-operating Underwriters Pacific Ltd, has been providing specialist insurance underwriting services to clients and insurers since 1982, representing Lloyds of London and international insurance markets.

A man with short brown hair and a beard, wearing a dark blue or black suit jacket, is shown in profile from the chest up. He is looking down at a red notebook he is holding in his left hand, and he is writing in it with a pen in his right hand. The background is a soft, out-of-focus light color. A teal circular graphic is overlaid on the left side of the image, containing white text.

Our customised risk management services minimise the frequency and severity of losses, giving organisations and individuals insurance they can rely on.



# Strength and security

You can rest easy  
knowing you  
are in safe,  
capable hands.

Concordia underwrites insurance on behalf of certain underwriters at Lloyd's and other insurers. Lloyd's of London is one of the world's largest insurance organisations and has an A+ claims (strong) financial rating from Standard & Poor's - so you can rest easy knowing you are in safe, capable hands.

Around 30 per cent of all Lloyd's of London's premiums come from global cover holder agreements through Managing General Agencies (MGA), including Concordia, who represent worldwide distribution and underwriting centres for these syndicates.

As an MGA, Concordia must demonstrate business practices and compliance that meet Lloyd's of London's strict cover holder requirements, which are regularly audited.

**LLOYD'S**

# Claims and compassion

A unique feature of the Concordia approach is not only providing a high calibre suite of insurance products, but also understanding and caring about your relationships with congregations, students, patients, family, caregivers and employees.

We understand it can be stressful when making a claim, but we can assure you that our staff are here to help make the process as simple as possible.

We bring a compassionate and emphatic approach to claims, particularly in respect of allegations that can lead to liability. Understanding and managing clients' risk to reputational and brand damage is critical to their survival.

We recognise that through a sensitive management of claims, rather than the combative style that some other insurers use, better outcomes are achieved for everyone. Your claim will be met with empathy, compassion, and expertise.



We understand it can be stressful when making a claim, but we can assure you that our staff are here to help make the process as simple as possible.

# Providing the COVER you need

Alongside our personalised policies for faith, care, education and charity organisations, Concordia is also able to provide broad cover in other areas, including:



**Commercial  
property insurance  
in selected business  
segments**



**Residential  
dwellings and  
home contents**



**Residential body  
corporate cover**

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## Get in touch

If you would like to find out more about New Zealand's only provider of specific insurance for faith, care, education and charity sectors, we would love to hear from you. We have a range of comprehensive insurance products that we can tailor specifically to your needs – giving you insurance you can rely on.

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For more information please contact Concordia Underwriting Agency:

**Concordia Underwriting Agency LP**

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PO Box 1151, Auckland 1140, New Zealand

Phone 0800 424 915

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