

Web Rhetoric

**Intentionality and textuality
on the web pages of
insurance and reinsurance companies**

Alexandros-Andreas Kyrtisis

University of Athens

Challenges 2012

"We think in the long term." Daniel Dirks, head of the area Allianz4Good, talks about sustainability, microinsurance, climate change and some other urgent long-term challenges we face today.

> [Allianz corporate responsibility](#)



"Cutting greenhouse gas emissions will benefit not just climate protection. Combined with the right conditions, this would be a powerful and focused economic impulse."

Actively fighting dementia

If you want to stay physically and mentally fit in the future, here are some pointers to keep in mind.

Stay healthy

Allianz News

- Challenges 2012
"We think in the long term"
- Actively fighting dementia
Preventing or delaying dementia
- Old front
Staying warm in the big freeze
- The Super Bowl
Making sure that Super Bowl pizza is delivered -

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▲ 86.98	-1.34	-1.52%
▲ EURO STOXX 50	-1.65%	
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Greece

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- > Germany: Private Solutions
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Corporate Governance

- > Principles of Company Management and Control

Lines of Business

As an international financial services provider we offer our more than 76 million customers products and services in the areas insurance, asset management and banking.

[> more](#)

Management

- > Board of Management
- > Supervisory Board
- > International Executive Committee

Sustainability

The Allianz Sustainable Development Report provides an overview of the achievements and future goals of our commitment in regards to social and environmental issues.

[> more](#)

Sponsoring

Allianz follows a long-term strategy in supporting national and international sport events as a partner of the FC Bayern Munich, the Formula 1, in golf and Paralympics.

[> more](#)

- Company Profile
- Key figures
- Strategy
- Lines of Business
- Regions & Countries
- Western Europe
- Central & Eastern Europe
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- Americas**
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- Bermuda
- Brazil
- Canada
- Colombia
- French Guyana
- Guadeloupe
- Mexico
- USA
- Middle East & Africa
- Management
- Employees
- History
- Annual Report
- Allianz Brand
- Sponsoring
- Allianz Video Center

- Financial Calendar
- Newsletter
- Order Form
- FAQ



High growth in a strong market

Allianz first established its presence in the Americas in 1974 when an office was opened in Brazil. In 1976 the company set up its property and casualty insurance business in the US. Today, Allianz is active in North and South America, with companies based in the US, Canada, Mexico, Argentina, Brazil, Columbia and Venezuela. Allianz companies in the US are renowned and are among the top players in asset management. PIMCO is one of the world's leading fixed income management companies; Nicholas-Applegate is a leader in the world of asset management in the fields of institutional, managed accounts and sub-advisory markets; whilst Oppenheimer Capital is at the forefront of value-style equity management. Allianz Life is the second largest provider of fixed annuities in the US, while Fireman's Fund provides a wide range of insurance products, and Allianz Global Corporate & Specialties specializes in business with large corporate companies.

A powerful combination

A premium bonus. Indexed interest potential. Income guarantees.

All in one place.

[› Learn more](#)

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Password

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Remember me

[› Forgot password?](#)

Don't yet have a user name and password?

[› Register](#)

Why Allianz



Consistent financial ratings
Conservative investing
Financial strength
Global connections

Annuities



- Fixed annuities
- Fixed index annuities
- Variable annuities
- About annuities

Life insurance



- Fixed index universal life insurance
- Universal life insurance
- About life insurance

ABCs of Annuities

Today's annuities explained in simple, everyday language.

[› Learn more](#)

Annuities

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Life insurance

[About life insurance](#)
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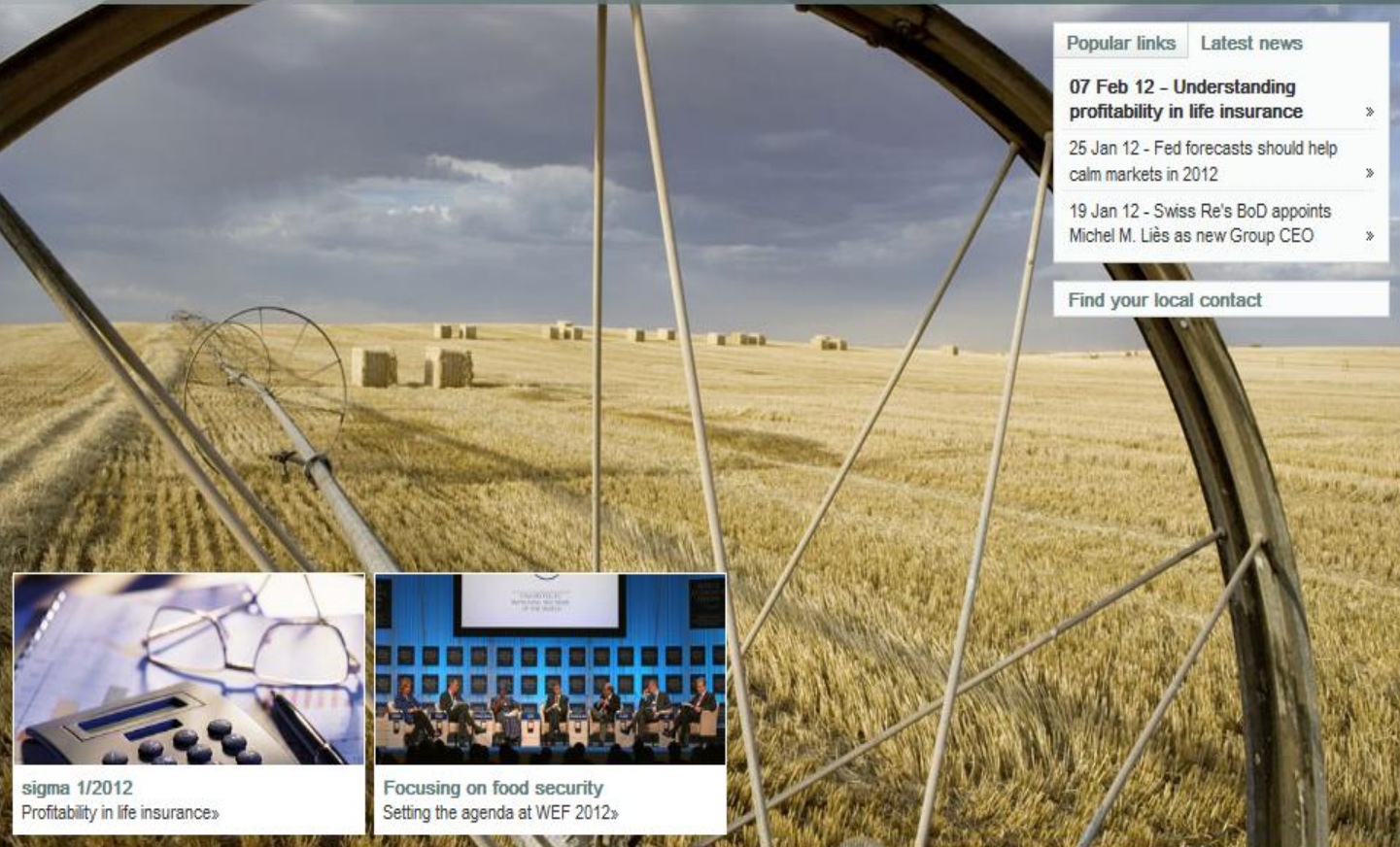


Swiss Re at WEF: Food security tops agenda

Sharing our food security expertise at the 2012 World Economic Forum Annual Meeting in Davos. Read more >

- Popular links** | **Latest news**
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 - 25 Jan 12 - Fed forecasts should help calm markets in 2012 >
 - 19 Jan 12 - Swiss Re's BoD appoints Michel M. Liès as new Group CEO >

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sigma 1/2012
Profitability in life insurance»



Focusing on food security
Setting the agenda at WEF 2012»



Clients

Clients

Insurers

Corporations & Businesses

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Governments & NGOs

We provide Property & Casualty and Life & Health clients and brokers all over the world with reinsurance products, insurance-based capital market instruments and risk management services. With our proven reputation for innovative reinsurance and risk management solutions, we understand and meet client needs

[What we do for our clients >](#)



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Insurers

Clients

Insurers

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Governments & NGOs

Insurers

Property & Casualty

Life & Health

Retakaful

Rethinking risks

Solvency II

We are a leading and highly diversified re/insurance company. Our innovative products and services are tailored to meet the precise requirements of Property & Casualty and Life & Health clients. As a pioneer in insurance-based capital market solutions, we combine financial strength and unparalleled expertise to create tangible client benefits

[Discover what we can offer insurance companies >](#)



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Life & Health

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Retakaful

Rethinking risks

Solvency II

We are the world's leading provider of reinsurance to life insurance companies. Committed to helping them manage their exposures and capital efficiency, our knowledge of mortality and morbidity trends leads to sustainable, pragmatic solutions. We also acquire closed books of Life & Health business, administered through Admin Re®

[What we do for our Life & Health clients »](#)

Life & health

Client tools & services

Keeping our finger on the pulse of life and health »

Swiss Re response to EC guidelines on gender ruling »

Fair risk assessment »

Swiss Re wins Asia Life Reinsurer of the Year Award 2011 »

Nueva versión del Life Guide »

Swiss Re Economic Forum 2010 »

Life Guide 2012 - An update... »

Swiss Re Life Guide: A matter of sound decisions »

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Profitability in life insurance»



Focusing on food security
Setting the agenda at WEF 2012»

Keeping our finger on the pulse of life and health

Swiss Re remained a trusted partner of the Life and Health sector during the recent financial crisis. This year sees us stronger, leaner and ready to respond to new and additional client requirements. We are committed to helping clients find solutions to optimise capital, manage new areas of risk and to support operational excellence.

Client needs: at the heart of the matter

Current and future client needs are central to our strategy. The twin forces of efficiency and transparency place additional demands on our clients and, at the same time, create opportunities for Swiss Re. Among the key factors that will shape our industry needs going forward are changing social demographics (in particular ageing populations); renewed focus on solvency and capital; and increased competitive, consumer and regulatory pressures.

At Swiss Re, we have a proven track record for innovation to help our clients adapt to changing needs. Building on our experience, knowledge and data, clients can count on our financial strength, our global product and market knowledge, our longevity and our in-depth understanding of their biometric and health risks.

Life & Health focus: an eye to the future

New solutions

Swiss Re's established life expertise has built up a large mortality portfolio. The knowledge this generates, combined with our strong capital base and reach, are being used to pioneer longevity solutions in both the public and private sectors. In addition, utilising market-leading expertise, we're growing our medical reinsurance business throughout Asia and the Middle East.

Operational excellence

Admin Re® transactions offer clients both capital and administration solutions for legacy portfolios. New versions of our prestigious underwriting tools, Life Guide and Magnum, have been launched this year. Both these instruments are testimony to the way we support our clients and respond to increased demands for high levels of service, all the while balancing optimal risk selection with underwriting efficiency.

Transforming and trading risk

We're seeking efficient ways to transfer risk to the capital markets, enabling us to offer capital solutions to our clients and to maximise our own efficiency, ensuring we can be responsive going forward.

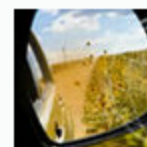
Property & Casualty	»
Life & Health	»
Retakaful	»
Rethinking risks	»
Solvency II	»



Magnum reloaded

Automated underwriting for a new decade using Swiss Re's enhanced strategic Life & Health underwriting system.

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Introducing Magnum

Watch our short and informative video about Magnum's benefits

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Rethinking risks

L&H client tools

Longevity risks	»
Country risk management	»
Insurance-linked securities (ILS)	»
Re/insurance regulations	»
Solvency II	»



Swiss Re response to EC guidelines



Fair risk assessment



About us

About us

- Established 1863
- Our mission and priorities
- Our business
- Our leadership
- Our global presence
- Our values
- Corporate governance
- Corporate responsibility
- Managing our risks
- Managing our assets
- Global engagements
- Awards
- Art & architecture
- Real estate

The Swiss Re Group is a leading wholesale provider of reinsurance, insurance and other insurance-based forms of risk transfer. Dealing direct and working through brokers, its global client base consists of insurance companies, mid-to-large-sized corporations and public sector clients. From standard products to tailor-made coverage across all lines of business, Swiss Re deploys its capital strength, expertise and innovation power to enable the risk taking upon which enterprise and progress in society depend

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Transforming and trading risk

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Rethinking risks

L&H client tools

- Longevity risks »
- Country risk management »
- Insurance-linked securities (ILS) »
- Re/insurance regulations »
- Solvency II »



Sitemap

Clients	Read more
Investors	Read more
Media	Read more
Re thinking	Read more
About us	Read more
Careers	Read more
Articles in the News	Read more
Corporate responsibility	Read more
sigma	Read more

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Insurance Brokers

Life & Health

Reinsurance Brokers

Retakaful

Rethinking risks

Governments & NGOs

Swiss Re Capital Markets

Client tools & services

Solvency II

Overview

Corporations & Businesses

Events

Industries

Agriculture

Aviation & Space

Energy, Power & Mining

Engineering & Construction

Entertainment

Financial Services & Banking

Food & Beverages

Healthcare

Life Sciences

Manufacturing

Professional Services

Real Estate

Retail & Consumer Services

Schools, Municipalities & Public Entities

Technology & Communications

Trade

Transportation

Other

Solutions

Property

Casualty

Professional & Management Liability

Surety

Captive Solutions

Engineering & Construction

Trade & Project Finance

Parametric Products

Weather



Corporate Solutions

Engineering & Construction

Leveraging the Swiss Re Group's diversified portfolio, financial strength and underwriting expertise, the highly-skilled and experienced teams of Swiss Re Corporate Solutions offer the Engineering & Construction sector a comprehensive array of innovative, multi-line risk transfer solutions. Our broad, global insurance offerings are designed by industry experts who work closely with our clients in order to meet their unique needs.

The high level of specialisation we offer, coupled with the expertise and dedication of our underwriters, allows us to offer a wide range of superior products and services. Find out how our industry knowledge, risk assessment skills and global reach can be leveraged to meet your needs.

Our solutions

- [Project-Specific solutions](#)
- [Construction Professional Indemnity & General Liability](#)
- [Project Finance Solutions](#)
- [Weather Risk Solutions](#)
- [Weather and Commodity Price Risk Solutions](#)
- [Captive Solutions](#)
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- [Pension Plan Longevity Protection](#)
- [Directors & Officers Liability](#)
- [Fiduciary Liability](#)
- [Employment Practices Liability](#)
- [NAS Surety: U.S.](#)
- [Lead Umbrella: U.S.](#)
- [Outage Risk Solutions](#)
- [Employer Stop Loss: U.S.](#)



Any questions?

Corporate Solutions

Swiss Re



Cedric Wong



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Solutions

More solutions

Industries

Property »

Casualty »

Professional & Management Liability »

Our offerings at a glance



Links

About Us »

Marketing Materials »

Claims Services »



Corporate Solutions

Project-Specific Solutions

The Engineering & Construction team of Swiss Re Corporate Solutions provides innovative, project-specific insurance expertise and solutions for customers involved with large, complex and technically demanding projects. From operating petrochemical plants to nuclear facilities, our team of experts is focused on building a strong, mutually-beneficial partnership throughout the lifecycle of a project.

Leveraging the Swiss Re Group's diversified portfolio, financial strength and underwriting experience, we offer clients and brokers among the highest capacity available in the marketplace through our worldwide network of offices.

Contact us today to learn how we can put the expertise of Swiss Re Corporate Solutions to work for you.

Our project-specific solutions can incorporate elements such as:

- Construction, erection and builder's all risk
- Delay in start-up
- Third-party liability (primary), except United States, Canada, Australia
- Contractors plant and equipment
- Existing assets

Our Engineering & Construction team offers:

- Among the highest capacity available in the marketplace, dependent upon risk quality and profile of the insured
- Sound, technical & highly-experienced underwriting
- Multi-line and multi-year capabilities
- Innovative, tailor-made solutions
- Commitment to a long-term, mutually beneficial relationship

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Any questions?

Guido Benz

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Our offerings at a glance



Links

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[Marketing Materials](#) »

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Structure

Web epistemics

Web epistemics and organizational web sites

Web epistemics and web rhetoric

Examples

Insurance and
reinsurance
companies

Web epistemics

emergence of standards of knowledge
can be traced back to the use of web pages

Web epistemics & organizational web sites

Organizations must send signals to the customers (or clients)

Signals to external organizational environments

Interplay between internal and external environments

mobilize their various business partners

interconnection between businesses and the public

rhetorical aspect

Web enabled

Web epistemics & web rhetoric

internet → web rhetoric
propositional rhetoric
diagrammatic rhetoric

Excursus

- Intentionality & Textuality -

Intentionality and articulation

Communication

textuality

textual agency

Organizational backstage

platforms of communicative events \leftrightarrow organizational backstage

central messages \rightarrow

hypertextual processes \rightarrow

electronic orders

Ritualism;

bureaucratic constraints;

authoritarian command \rightarrow

algorithmic behaviour

one-dimensional central messages \rightarrow

hierarchies of action

internal \leftrightarrow external organizational environments

hypertextual processes \rightarrow virtualization

managerial hierarchies and the public

Corporate web pages
a very common exploitation of the medium
challenge the specificity of the medium

Hierarchies

Norms

Closure

define

Intellectual

Emotional

stances

of the users

Web epistemics & web archaeology

**frozen images of organizational knowledge
ruins of past knowledge-oriented uses
conventional inscriptions vs web epistemics
traces of agentiality from atrefactual relicts
material agency & web rhetoric [intentionality→textuality]**



To learn more about our products and services, visit the [Chartis Web site](#).



To read about AIG's strategy moving forward, shareholder information, corporate governance, news and [careers](#), please [visit the AIG company Web site](#).



Our local presence provides you with access to professionals who understand your unique market needs along with the resources and expertise of a **global insurance leader**

About Chartis

Chartis is a world leading property-casualty and general insurance organization serving more than 70 million clients around the world. With one of the industry's most extensive ranges of products and services, deep claims expertise and excellent financial strength, Chartis enables its commercial and personal insurance clients alike to manage virtually any risk with confidence. For details about product offerings in your area, contact your local office.

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[Capabilities Brochure](#)

[Balance sheet of National Union Fire Insurance Co \(In Greek\)](#)

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