Web Rhetoric
Intentionality and textuality
on the web pages of
insurance and reinsurance companies

Alexandros-Andreas Kyrtsis
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
Lines of Business
As an international financial services provider we offer more than 76 million customers products and services in the areas insurance, asset management and banking.

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

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.

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.
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

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

Why Allianz
Executives
Careers

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Log in
Create account
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Learn more
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 »

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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

Find your local contact
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 »
Insurers

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 »
Life & Health

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 »

- 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
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.
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.

Discover more about our company »

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Transforming and trading risk
Swiss Re has launched a range of innovative solutions to support its clients in financing and trading risks. The solutions help clients transfer, diversify and optimise their balance sheets.
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
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
- Excess & Surplus Property: U.S.
- Excess & Surplus Casualty: U.S.
- 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.
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
- 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
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 epsitemics
& 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 ↔ organizational backstage

central messages →

hypertextual processes →

electronic orders

   Ritualism;
   bureaucratic constraints;
   authoritarian command →

algorithmic behaviour

   one-dimensional central messages →
   hierarchies of action

   internal ↔ external organizational environments
   hypertextual processes → 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]
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.

Corporate Press Releases

Capabilities Brochure

Balance sheet of National Union Fire Insurance Co (In Greek)

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