

Allianz Global Corporate & Specialty: your partner to succeed

A message from us to you...



Dear Customer,

The pace of change for the world we live in continues to accelerate rapidly and the uncertainty of our times increases as we have seen so clearly in the near past. Consistency and certainty have never been more valuable, but innovation and evolution are equally critical. That's why Allianz Global Corporate & Specialty is committed to creating strategic, long-term partnerships with our customers to manage the fast-evolving risks of today and tomorrow, together.

AGCS, like your business (and those of your clients), is a global, multi-faceted organization that provides protection to a wide range of industries. We pride ourselves on knowing your business and the unique challenges of your industry, which then allows us to deliver bespoke solutions with the highest-quality service. We are expertly placed to support your needs through our dedicated, multi-disciplined, global team of experienced risk consultants, underwriters, claims and industry experts.

Best regards,

Mark Mitchell

Regional Managing Director, Asia Pacific
Allianz Global Corporate & Specialty

AGCS is here to
partner with you



Stronger, together

Relationships form the foundations of our business. Working with you and our clients, side by side, is key to unlocking our combined potential.

Together,
we shape,
we care,
we deliver.

Our pledge to you

Our 10 partnership pillars drive mutual growth...

- 1 Partnership:** A trusted, financially strong, stable partner delivering value and expertise to you and your clients, long term.
- 2 Excellence:** A commitment to put our clients and brokers first through true customer centricity.
- 3 expertise:** Deep expertise and insights to create the best client solutions, globally and locally, with 100% integrity.
- 4 Results:** Helping clients maximize value by unlocking the best of Allianz, from insurance to asset management.
- 5 Industry focus:** Global industry solutions with people who understand your business and bring you the best of the Allianz world.
- 6 Innovation:** Working together towards key, relevant goals, including ESG, Green Solutions and ART.
- 7 Data and Analytics:** Pinpoint partners, maximizing data and relationships for the best possible client solutions.
- 8 Quality and Compliance:** Contract specialized policies and globally-compliant international insurance solutions.
- 9 Level Playing Field:** Working with our brokers in equal partnership, prioritizing constant communication.
- 10 Thought Leadership:** Consistently evaluating existing and emerging risks, loss trends and sharing knowledge.

...and put you, the customer, at the heart...





We are proud of our partnerships...

Like you, we want to create a positive impact wherever we go. It's why we build partnerships with global and local organizations that share our values and vision for a better world.

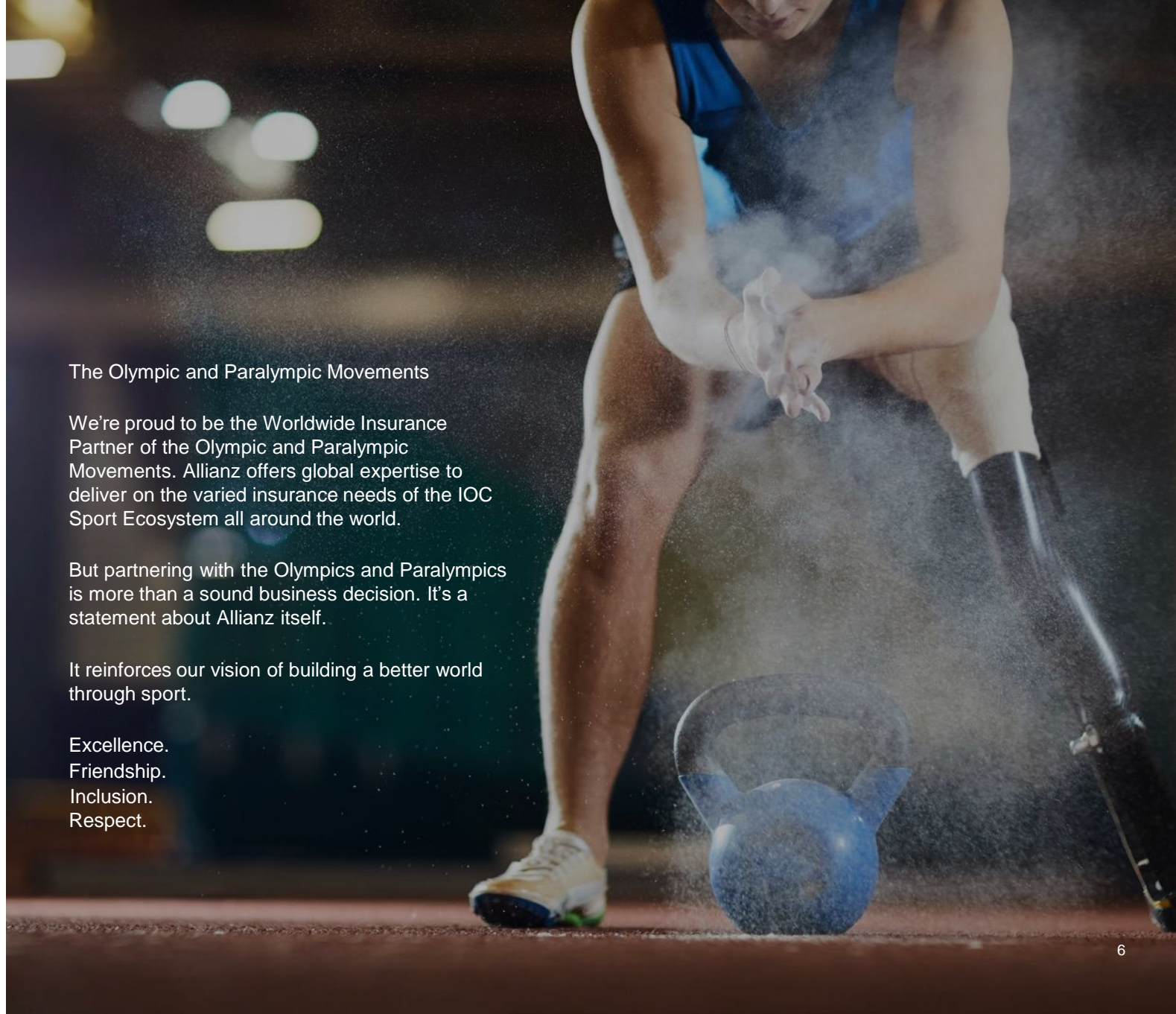
The Olympic and Paralympic Movements

We're proud to be the Worldwide Insurance Partner of the Olympic and Paralympic Movements. Allianz offers global expertise to deliver on the varied insurance needs of the IOC Sport Ecosystem all around the world.

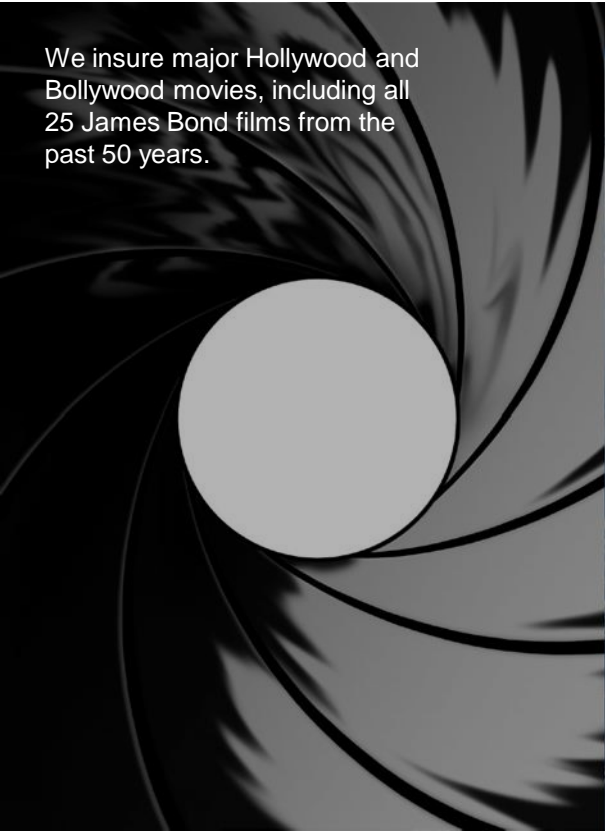
But partnering with the Olympics and Paralympics is more than a sound business decision. It's a statement about Allianz itself.

It reinforces our vision of building a better world through sport.

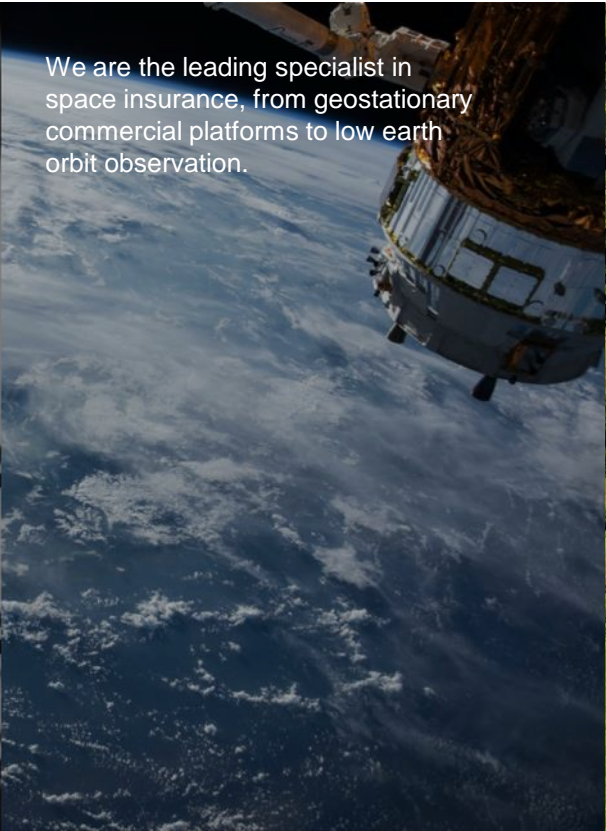
Excellence.
Friendship.
Inclusion.
Respect.



We **help** create and deliver amazing solutions




We insure major Hollywood and Bollywood movies, including all 25 James Bond films from the past 50 years.



We are the leading specialist in space insurance, from geostationary commercial platforms to low earth orbit observation.



We insure the Gotthard Base Tunnel – the world's longest railway and deepest traffic tunnel running through the Swiss Alps.



We insured the last three structures to hold the title of world's tallest building: Petronas Towers, Taipei 101 and Burj Khalifa.

Growing together

We know how important it is for you to unlock services of the highest quality. Our confidence becomes your confidence.

That's why
we embody
simplicity,
security,
trust.

We're there for you where **you** need us

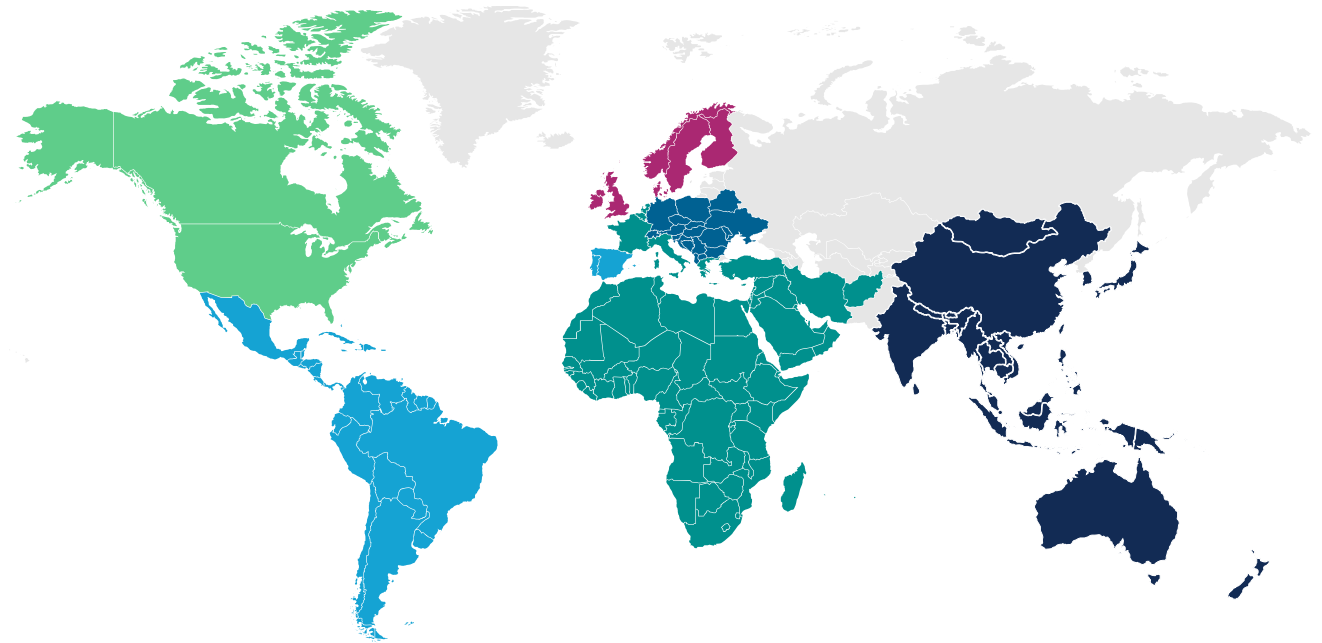


Allianz Global
Corporate & Specialty

AGCS is truly global. **Around 4,400 employees worldwide of some 83 nationalities in 31 countries.** A combined Allianz and partner network in more than **200 countries and territories** worldwide. When you partner with us, you partner with Allianz Group.

A **key global line** in Allianz Group's Property-Casualty insurance segment, we provide a full range of products and services covering **corporate and specialty insurance**, as well as **alternative risk transfer and capital solutions** worldwide.

Our diversified risk portfolio and capital efficiency offers long-term stability. **Manager of 2,800+ global programs**, spanning 21,000+ local policies, via our **Multinational capabilities.**



Regional Unit
North America



Regional Unit
Ibero/Latam



Regional Unit
Mediterranean &
Africa



Regional Unit
London &
Nordics



Regional Unit
Central &
Eastern Europe



Regional Unit
Asia Pacific

We bring strong leadership to drive **your** growth



Joachim Müller
Chief Executive Officer

Audit | Communications |
Compliance | Legal | Human Resources | Business
Transformation | Business Master Platform



Claire-Marie Coste-Lepoutre
Chief Financial Officer

Accounting | Actuarial | Catastrophe Risk Management |
Finance Solutions | Planning and Performance
Management | Reinsurance



Henning Haagen
Chief Regions & Markets Officer:
Region 1

Central and Eastern Europe | Mediterranean and Africa |
Ibero/LatAm Asia Pacific | Regional Unit London | Global
Distribution | Global Broker Coordination | Capital
Solutions | Global Planning and Reporting



Bill Scaldaferrri
Chief Regions & Markets Officer:
Region 2

North America |
Marsh Global Broker Coordination



Shanil Williams
Chief Underwriting Officer Corporate

Underwriting Corporate Lines (Alternative Risk Transfer,
Financial Lines, Liability, Property) | Allianz Risk
Consulting | Portfolio Management | Accumulation &
Catastrophe Management



Renate Strasser
Chief Underwriting Officer Specialty

Underwriting Specialty Lines (Aviation, Entertainment,
Marine, MidCorp, Energy & Construction) | Underwriting
Academy | Underwriting Integrity and Solutions |
Global Pricing



Thomas Sepp
Chief Claims Officer

Claims | Key Case Management | Performance & Liaison
| Systems & Processes | Reports & Analytics

We want to prosper, hand in hand

We're on the right path to delivering sustainable growth together.

Our success is your success.

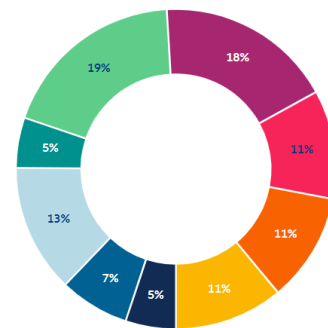
Allianz Global Corporate & Specialty

	12M 2021	03M 2022	06M 2022	09M 2022
Premiums	€9,48bn	€3,025bn	€5,737bn	€8,486bn
Operating Profit	€366mn	€134mn	€290mn	€459mn
Combined Ratio	97.5%	95%	95.1%	95.4%



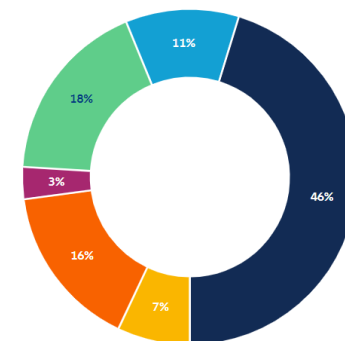
AGCS Global: Gross Net Premiums Written*

By business line



■ Alternative Risk Transfer
 ■ Aviation
 ■ Energy & Construction
 ■ Entertainment
 ■ Financial Lines
 ■ Liability
 ■ Marine
 ■ MidCorp
 ■ Property

By region



■ Asia Pacific
 ■ Central & Eastern Europe
 ■ Ibero Lat/Am
 ■ London & Nordics
 ■ Mediterranean & Africa
 ■ North America

*Gross Net Premium written (i.e. net of facultative reinsurance and fronting premiums)

Providing peace of mind through financial stability

Allianz Global Corporate & Specialty Ratings

Allianz Global Corporate & Specialty company	Standard & Poor's	A.M. Best
Allianz Global Corporate & Specialty SE	AA (October 2022)	A+ (June 2022)
Allianz Global Corporate & Specialty North America	AA (October 2022)	A+ (June 2022)
Allianz Risk Transfer*	AA- (October 2022)	A+ (June 2022)
Allianz Fire & Marine Insurance (Japan) Ltd.	AA (October 2022)	N/A
Allianz Global Corporate & Specialty Resseguros Brasil S.A. (global)	N/A	A+ (June 2022)
Allianz Global Corporate & Specialty South Africa	BB+ global (October 2022) zaAAA local (October 2022)	N/A

AGCS remains one of the **highest rated** global Property & Casualty insurers.

*Rating for ART AG and ART Bermuda

Securing your future

We would like to accompany you on your journey and be the partner you can count on.

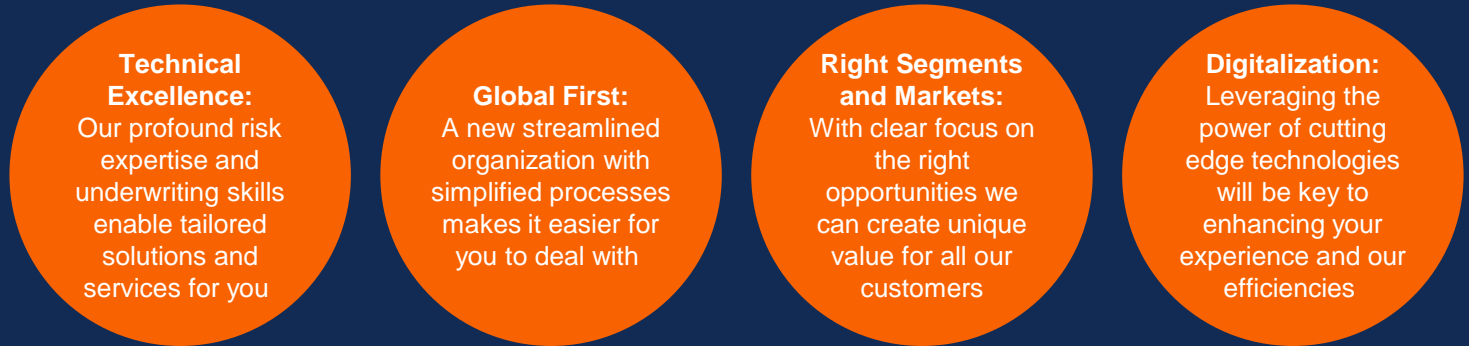
Together, we can...
shape a better future,
care about your needs every step of the way,
deliver customized solutions in a simple way.

Behind you for what's ahead

Our strategic priorities will deliver the best of the Allianz world to support your business's unique challenges and successes:



Our ambition:
By creating mutual benefit, we're confident in becoming the market leader in our target segments by 2024.



Underpinned and delivered by our mind-sets:

Global Thinking:
A global reach with the local touch

Ownership:
Embracing accountability

Execution:
Delivering on our promises in practice

Collaboration:
Working together to win together

Bespoke business solutions for your unique risks

We have global reach underpinned by local knowledge; a combined depth and breadth of expertise that allows us to go further.

You are our priority. Your approach, your needs, your risks. That's why we personally take the time to understand your business, and propose the best solution to support your success.



Alternative Risk Transfer
Non-traditional risk management solutions, captive fronting/services and capital market transactions.



Aviation
100 years' experience in varied risks, from airlines and airports to manufacturers and space.



Energy and Construction
Providing holistic coverage solutions from initiation to operation in the energy and resources sector.



Financial Lines
From Cyber to D&O: Adjusting our underwriting offering to match bespoke needs.



Liability
Responding to the fast-growing liability exposures of modern businesses.



Marine
Broad appetite and innovative solutions for the global maritime sector.



Entertainment
A century-strong track record of risk expertise – for film productions and live events.



Property
A modern, responsive approach to underwriting ever evolving physical risks in an agile market.



Property at a glance

What you can expect from across AGCS

Claims experts: We are there when you need us most. Our Property team consists of close to 100 experts that includes experienced field adjusters who will be on site to assist you when your business suffers a large loss. The Claims team is exceptionally experienced in adjusting business interruption losses with thousands of cases settled every year. AGCS makes average annual claims payments of over €4 billion.

Multinational specialists: 900 dedicated multinational underwriters and 1,500+ multinational service experts are there to build your bespoke global programs.

Dedicated Risk Consultants: Combining industry-knowledge with an average of 10 years of experience, our 260+ global risk consultants from industry backgrounds understand the key risks and challenges you face.

Alternative Risk Transfer: We specialize in helping clients mitigate their most complex, broad-ranging risks by leveraging our expertise in alternative risk transfer and the global capabilities of the Allianz Group.

Focus Area

Service Orientated Occupancies such as:

- Financial & Professional Services
- Real Estate
- Public Sector & Education
- Hospitality & Leisure
- Retail Trade
- Airports, Transport & Logistics
- Healthcare

Manufacturing/Process Industries such as:

- Technology, Media, and Telecom
- Manufacturing and Metalworking
- Lifesciences and Cosmetics
- Beverages

Coverage

- All risks and natural catastrophe property damage and business interruption

Capacity

Up to €300 mn

Restricted

- Waste disposal/recycling
- Agriculture and forestry (incl. livestock/animal farms and growing/standing crops)
- Coal-based companies
- Food processing of meat products

Contact



Nick Wood

Regional Head of Property, Asia Pacific

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Allianz Global
Corporate & Specialty

Why choose us?



Market leading capacity to handle the largest risks



Network to service clients in 200+ countries and territories



Financial strength backed by strong ratings:
AA Standard & Poor's A+ A.M. Best



Manager of 2,800+ global programs, spanning 21,000+ local policies, via our Multinational capabilities



4,000+ employees in 50 offices worldwide



92 million customers globally – we insure over three quarters of the Fortune 500®



ESG integrated into our underwriting via industry-leading rules and tools



Allianz Group is a founding member of UN Net-Zero Insurance Alliance



Part of the wider Allianz Group, one of the leading integrated financial services providers worldwide



Terrorism & Political Violence at a glance

What you can expect from across AGCS

Claims experts: We are there when you need us most. Our 650+ global experts have 10+ years average claims adjusting experience and handle 165,000+ claims per year. Within the Claims team, AGCS has experience in business continuity planning and crisis management. AGCS makes average annual claims payments of over €4 billion.

Multinational specialists: 900 dedicated multinational underwriters and 1,500+ multinational service experts are there to build your bespoke global programs.

Crisis Consultant: AGCS clients benefit from close cooperation with specialized crisis & risk consultants from Crisis24, which are part of one of the largest security providers in the world, Gardaworld.

Alternative Risk Transfer: We specialize in helping clients mitigate their most complex, broad-ranging risks by leveraging our expertise in alternative risk transfer and the global capabilities of the Allianz Group.

AGCS will consider every risk on its own merit. Capacity and Coverage offered to individual clients subject to hazard, Nat Cat exposure, grading, terms & conditions.

Focus Area

- Industries & Manufacturing
- Oil & Gas
- Chemicals
- Pharmaceuticals
- Construction
- Food & Beverage
- Retail
- Telecoms/Media & Tech/IT

Coverage

- Terrorism, sabotage, SRCC, rebellion, revolution, mutiny, insurgency, counter-insurgency, coup de état, civil war and war
- Terrorism liability (T3L)
- Terrorism event cancellation
- Active assailant
- Nuclear, chemical, biological & radiological terrorism

Restricted

- Airports and aerospace
- Rail operators/public transport
- Manufacturer of Firearms/ Weapons/Ammunition
- Security companies
- Defence
- Mining/Base Industries/Forestry
- Nuclear power plants
- Religious buildings/places of worship
- Governmental, military and police buildings

Contact



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- Hospitals & Medical Centres
- Hotel Operators/Leisure
- Professional Services
- Property Owners
- Waste Disposal
- Electronics
- Utilities

Capacity

Up to €100 mn

Up to €50 mn



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Financial Institutions at a glance

What you can expect from across AGCS

Claims experts: We are there when you need us most. Our 650+ global experts have 10+ years average claims adjusting experience and handle 165,000+ claims per year. Within the Claims team, AGCS has expert lawyers with extensive background in securities class action cases. AGCS makes average annual claims payments of over €4 billion.

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Actively Growing

- Broad appetite across financial services with focus on banks insurance companies and traditional asset managers
- Appetite for large accounts and middle market business
- Broad product offering including D&O, FIPI, FICRIME, EPL and PTL

Coverage

- FID&O
- FIPI
- FICRIME
- EPL
- PTL

Capacity

- Up to €25m
- Up to €25m
- Up to €25m
- Up to €25m

Cautious

- Investment banking E&O, stockbrokers,
- Cryptocurrency – digital assets
- SPAC's

Contact



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Market leading capacity to handle the largest risks



Network to service clients in 200+ countries and territories



Financial strength backed by strong ratings: AA Standard & Poor's A+ A.M. Best



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Commercial D&O at a glance

What you can expect from across AGCS

Claims experts: We are there when you need us most. Our 650+ global experts have 10+ years average claims adjusting experience and handle 165,000+ claims per year. Within the Claims team, AGCS has expert lawyers with extensive background in securities class action cases. AGCS makes average annual claims payments of over €4 billion.

Multinational specialists: 900 dedicated multinational underwriters and 1,500+ multinational service experts are there to build your bespoke global programs.

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Alternative Risk Transfer: We specialize in helping clients mitigate their most complex, broad-ranging risks by leveraging our expertise in alternative risk transfer and the global capabilities of the Allianz Group.

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Actively growing

- From smaller and to large size companies with international subsidiaries
- Offering across all Industries for both private and public companies
- Primary and excess positions
- Broad product offering including standalone PTL, EPL, POSI and Crime solutions

Coverage

- Directors and Officers Liability inclusive of Side A

Capacity

Up to €25m

Cautious

- Standalone USA Exposed POSI
- SPACs

Contact



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What you can expect from across AGCS

Claims experts: We are there when you need us most. Our 650+ global experts have 10+ years average claims adjusting experience and handle 165,000+ claims per year. Within the Claims team, AGCS has value driving experience handling claims for many years with access to top tier partners for incident response and other immediate measures. AGCS makes average annual claims payments of over €4 billion.

Multinational specialists: 900 dedicated multinational underwriters and 1,500+ multinational service experts are there to build your bespoke global programs.

Dedicated Risk Consultants: Combining industry-knowledge with an average of 10 years of experience, our 260+ global risk consultants from industry backgrounds understand the key risks and challenges you face.

Alternative Risk Transfer: We specialize in helping clients mitigate their most complex, broad-ranging risks by leveraging our expertise in alternative risk transfer and the global capabilities of the Allianz Group.

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Actively growing

- Selective growth appetite across virtually all industries, but with focus on per-account risk quality
- Preference for a mixture of lead primary and excess positions.

Coverage

- Primary stand-alone cyber
- Excess cyber
- Technology PI
- Media PI

Capacity

- Up to €10m
- Up to €10/15m
- Up to €15m
- Up to €15m

Restricted

- Cryptocurrency
- Payment processors
- Pay day loan companies
- Air traffic controllers
- Adult entertainment
- Online gambling
- Central reserve banks

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Professional Indemnity at a glance

What you can expect from across AGCS

Claims experts: We are there when you need us most. Our 650+ global experts have 10+ years average claims adjusting experience and handle 165,000+ claims per year. Within the Claims team, AGCS has expert lawyers with long standing experience in professional indemnity cases. AGCS makes average annual claims payments of over €4 billion.

Multinational specialists: 900 dedicated multinational underwriters and 1,500+ multinational service experts are there to build your bespoke global programs.

Dedicated Risk Consultants: Combining industry-knowledge with an average of 10 years of experience, our 260+ global risk consultants from industry backgrounds understand the key risks and challenges you face.

Alternative Risk Transfer: We specialize in helping clients mitigate their most complex, broad-ranging risks by leveraging our expertise in alternative risk transfer and the global capabilities of the Allianz Group.

AGCS will consider every risk on its own merit. Capacity and Coverage offered to individual clients subject to hazard, Nat Cat exposure, grading, terms & conditions.

Actively growing

- From smaller and to large size companies with international subsidiaries
- Offering across all Professions
- Primary and excess positions
- Ability to offer multi-product solutions in the Construction industry

Coverage

- Commercial PI (includes accountants, architects, engineers, insurance brokers, solicitors, surveyors, miscellaneous)
- Single projects PI

Capacity

Up to €15m

Up to €10m

Restricted

- Large lawyers, construction and accountants companies
- Surveyors

Contact



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Marine Cargo at a glance

What you can expect from across AGCS

Underwriting experts: Our underwriters combine extensive Marine knowledge with a creative approach to risk to deliver imaginative, flexible solutions (incl. captive programs). Global Practice Groups in Highly Theft Attractive, Bulk Commodities, Pharmaceuticals/Chemicals and Project Cargo.

Claims and recovery experts: We maintain one of the largest and most knowledgeable Marine claims teams in the industry. AGCS offers global practice groups in highly specialized areas (Bulk commodities, pharmaceuticals/chemicals, and project cargo). Our claims professionals have many years of hands-on expertise involving all types of claims. They are specialists in evaluating and providing solutions for Cargo claims ranging from simple losses to the most complex. We have dedicated recovery experts who look to achieve the best possible outcome for our customers.

Multinational specialists: dedicated multinational underwriters, global reach extending to over 150 countries and in-depth experience in designing insurance solutions for clients of all sizes.

Marine Risk Control: Our multidiscipline team of experienced risk control consultants, marine engineers, master mariners and logistics and supply chain security specialists provides technical expertise and proactive risk control solutions across a wide range of Marine risks and international cargo transportation.

AGCS will consider every risk on its own merit. Capacity and Coverage offered to individual clients subject to hazard, Nat Cat exposure, grading, terms & conditions.

Actively growing

- Complex business that requires local policies, risk controls and tailored underwriting/claims expertise
- Multinational and Captive Program
- Appetite for risks in a wide range of industries with a focus on risk managed accounts (e.g. manufacturers, importers/exporters and traders)
- Stock throughput policies and transit programs
- Project cargo incl. delay in start-up

Coverage

- International transit, domestic transit
- Stock through-put
- Project cargo, delay in start-up
- Tailored coverages with specialized wording linked to industry segments

Capacity

- US\$ 100 mn
- US\$ 100 mn
- US\$ 100 mn
- US\$ 150 mn

Cautious

- International car accounts
- Live animals

Contact



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General Liability (excluding US) at a glance

What you can expect from across AGCS

Claims experts: We are there when you need us most. Within the claims team, AGCS has notable experience in the Environmental Impact Liability space. On average, AGCS makes annual claims payments of over €4 billion.

Multinational specialists: 900 dedicated multinational underwriters and 1,500+ multinational service experts are there to build your bespoke global programs.

Dedicated Risk Consultants: Combining industry-knowledge with an average of 10 years of experience, our 260+ global risk consultants from industry backgrounds understand the key risks and challenges you face.

Alternative Risk Transfer: We specialize in helping clients mitigate their most complex, broad-ranging risks by leveraging our expertise in alternative risk transfer and the global capabilities of the Allianz Group.

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Actively growing

- Multinational
- Power & Utility
- Commercial Real Estate
- Food & Beverage Manufacturing

Coverage

- Tailor made International Programs
- Primary and excess layer
- Comprehensive wordings as per market standard

Restricted

- Waste Disposal/Recycling
- Firearms
- Helmets
- Child Safety Seats
- Automotive Recall
- Amusement, Gambling & Recreation Industries

Contact



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Capacity

Up to €100m, depending on trade and individual risks

- Healthcare Providers
- Medical Malpractice (incl. Hospitals)
- Cannabis/Tobacco/E-cigarettes
- Residential Real Estate



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Financial strength backed by strong ratings:
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4,000+ employees in 50 offices worldwide



92 million customers globally – we insure over three quarters of the Fortune 500®



ESG integrated into our underwriting via industry-leading rules and tools



Allianz Group is a founding member of UN Net-Zero Insurance Alliance



Part of the wider Allianz Group, one of the leading integrated financial services providers worldwide

AGCS SE and AGCS North America, correct as at October 2022 (S&P) and October 2022 (A.M. Best)



Environmental Liability at a glance

What you can expect from across AGCS

Claims experts: We are there when you need us most. Within the claims team, AGCS has notable experience in the Environmental Impact Liability space. On average AGCS makes annual claims payments of over €4 billion.

Multinational specialists: 900 dedicated multinational underwriters and 1,500+ multinational service experts are there to build your bespoke global programs.

Dedicated Risk Consultants: Combining industry-knowledge with an average of 10 years of experience, our 260+ global risk consultants from industry backgrounds understand the key risks and challenges you face.

Alternative Risk Transfer: We specialize in helping clients mitigate their most complex, broad-ranging risks by leveraging our expertise in alternative risk transfer and the global capabilities of the Allianz Group.

AGCS will consider every risk on its own merit. Capacity and Coverage offered to individual clients subject to hazard, Nat Cat exposure, grading, terms & conditions.

Actively growing

Large accounts and Middle market business in the following:

- Manufacturing/ Process Industries
- Energy (downstream)
- Construction (practice and projects)
- Real Estate
- Retail Trade

Coverage

Premises pollution
Contractors pollution

Capacity

Up to €25m

Restricted

- Mining
- Offshore
- Nuclear
- Hydraulic fracturing
- Fireworks/fertilizer production
- Clean-up cost cap/ finite risk
- Oil pipeline/waste disposal sites written as such

Contact



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Allianz Global
Corporate & Specialty

Why choose us?



Market leading capacity to handle the largest risks



Network to service clients in 200+ countries and territories



Financial strength backed by strong ratings:
AA Standard & Poor's A+ A.M. Best



Manager of 2,800+ global programs, spanning 21,000+ local policies, via our Multinational capabilities



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Clinical Trials at a glance

What you can expect from across AGCS

Claims experts: We are there when you need us most. AGCS leverages our long lasting experience in Clinical Trials claims handling. On average AGCS makes annual claims payments of over €4 billion.

Multinational specialists: 900 dedicated multinational underwriters from the different lines and 1,500+ multinational service experts are there to build your bespoke global programs.

Dedicated Risk Consultants: Combining industry-knowledge with an average of 10 years of experience, our 260+ global risk consultants from industry backgrounds understand the key risks and challenges you face.

Alternative Risk Transfer: We specialize in helping clients mitigate their most complex, broad-ranging risks by leveraging our expertise in alternative risk transfer and the global capabilities of the Allianz Group.

AGCS will consider every risk on its own merit. Capacity and Coverage offered to individual clients subject to hazard, Nat Cat exposure, grading, terms & conditions.

Actively growing

- Pharmaceutical
- Medical device

Coverage

- Indemnity to the insured as “trial sponsor”, including pharmaceutical companies and contract research organizations
- Liability for injury to a trial participant, including no-fault compensation where required
- Coverage can be provided for the full length of the trial
- Fully admitted policies in each territory in local language
- Compliance with the local level of cover in all territories

Cautious

- Trials involving pregnant Women
- Xenotransplants
- Gene Therapy
- Cell Therapy
- Pure surgical procedures (where no drugs nor medical devices are tested)
- Trials involving the deliberate transmission of infectious agents to participants

Contact



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Capacity

Up to €50 million for multi-center trials



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What you can expect from across AGCS

Claims experts: We are there when you need us most. Our 650+ global experts have 10+ years average claims adjusting experience and handle 165,000+ claims per year. AGCS makes average annual claims payments of over €4 billion. We have the required licenses to support offshore and onshore claims adjusting to ensure the best service.

Dedicated risk engineers: With an average of nine years of experience in the energy industry and seven years at Allianz. At least 15 different languages are spoken fluently by our engineers – this diverse background, combined with a thorough understanding of the Energy industry, helps our engineers find innovative solutions to the risks you face.

Multinational specialists: 900 dedicated multinational underwriters and 1,500+ multinational service experts are there to build your bespoke global programs.

Alternative Risk Transfer: We specialize in helping clients mitigate their most complex, broad-ranging risks by leveraging our expertise in alternative risk transfer and the global capabilities of the Allianz Group.

AGCS will consider every risk on its own merit. Capacity and Coverage offered to individual clients subject to hazard, Nat Cat exposure, grading, terms & conditions.

Coverage

Offshore Energy

- Construction and Operational PD/BI/DSU

Onshore Energy

- Operational PD/BI

Appetite

Offshore Energy

- Oil and Gas E&P assets*
- FPSOs
- Offshore wind

Onshore Energy

- Refining and petrochemical assets
- LNG processing
- Chemical fertilizer plants
- Renewables
 - Wind
 - Solar PV
 - Hydrogen
 - Hydro
 - Carbon capture
- Conventional power plants
- Mining

Restricted/ Limited appetite

- Thermal coal
- Mine tailings dams
- Underground mining
- Tar sands
- Waste to energy
- Geothermal
- Solar thermal
- Stand-alone fracking
- Stand-alone drilling and land-rigs

Contact



Trent Cannings

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*From January 1, 2023, Allianz will no longer invest in and underwrite new single-site or stand-alone oil and selected gas risks, oil and gas activities related to the Arctic and the Antarctic as well as extra-heavy oil and ultra-deep sea risks. [More info on our website](#)

Capacity

Up to €200m

Up to €200m



Why choose us?



Market leading capacity to handle the largest risks



Network to service clients in 200+ countries and territories



Financial strength backed by strong ratings:
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Construction at a glance

What you can expect from across AGCS

Claims experts: We are there when you need us most. Our 650+ global experts have 10+ years average claims adjusting experience and handle 165,000+ claims per year. AGCS makes average annual claims payments of over €4 billion.

Dedicated risk engineers: Combining industry-knowledge with an average of 10 years of experience, our 260+ global risk consultants from industry backgrounds understand the key risks and challenges you face.

Multinational specialists: 900 dedicated multinational underwriters and 1,500+ multinational service experts are there to build your bespoke global programs.

Alternative Risk Transfer: We specialize in helping clients mitigate their most complex, broad-ranging risks by leveraging our expertise in alternative risk transfer and the global capabilities of the Allianz Group.

Coverage

- EAR/CAR - Course of Construction**
- Single Projects, Annual Policies/Open Covers including TPL, CPE, DSU
- CECR / Operational Infrastructures**
(combined with CAR)

Capacity

Up to €200m

Up to €200m

Appetite

- EAR/CAR - Course of Construction**
- Annual Policies / Open Covers (Contractors, Owners / Principals)
 - Civil Engineering projects
 - Buildings
 - Manufacturing Plants (all industries)
 - Oil & Gas (excluding Oil Sands)
 - Mine Development (excluding thermal coal)
 - Utilities
 - Conventional Power (excluding coal)
 - Renewable Energy (Onshore Wind, PV, Hydrogen)

Limited

Coverages

- High Nat Cat areas (single risks and accumulation with open covers)
- High DSU exposures
- Unproven technologies

Occupancies

- Waste to Energy
- Biomass
- Hydro Power
- Underground mine development
- Timber / Wood frame construction
- Geothermal Power Plants
- Solar Thermal Power Plants

CECR

- Civil Engineering structures

No appetite

EAR/CAR - Course of Construction

- Coal
- Oil Sands

Contact



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Allianz Global
Corporate & Specialty

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Entertainment at a glance

What you can expect from across AGCS

Claims experts: We are there when you need us most. 650+ global experts across AGCS have 10+ years average claims adjusting experience and handle 165,000+ claims per year. We make average annual claims payments of over €4 billion.

Multinational specialists: 900 dedicated multinational underwriters and 1,500+ multinational service experts are there to build your bespoke global programs.

Dedicated risk engineers: Combining industry-knowledge with an average of 10 years of experience, our 260+ global risk consultants from industry backgrounds understand the key risks and challenges you face.

Alternative Risk Transfer: We specialize in helping clients mitigate their most complex, broad-ranging risks by leveraging our expertise in alternative risk transfer and the global capabilities of the Allianz Group.

Actively growing

- Global Advertising Wrap-up/DICE Insurance Programs
- Global Motion Picture / TV Programs
- Media Equipment
- Sports/Events Liability
- Theatrical and Global Conferences & Exhibition Programs

Risk appetite

Production

- Motion Picture Studio Productions
- TV Production
- Independent Films
- Advertising Agency DICE Wrap-Ups
- DICE: Documentaries, Industrial, Commercials and Educational Productions
- Post-production Facilities

Live – Events & Sports

- Touring Entertainers
- Festivals
- Concerts
- Live Events
- Event Promoters / Producers
- Sport Events/ Teams/ Leagues/ Federations
- Corporate Events/ Fairs/ Exhibitions
- Equipment Rental
- Motorsport Events/ Teams/ Associations/ Governing Bodies

Types of Coverage

- Production Portfolio
 - Cast
 - Extra Expense
 - Props / Sets /Wardrobe
 - Miscellaneous Equipment
 - Media: Negative Film & Faulty Stock
 - Third Party Property Damage
- Inland Marine / Equipment Floater
- General Liability
- Umbrella / Excess Liability
- Workers' Compensation / Employers' Liability, Auto
- Property
- Foreign Package Liability
- Contingency:
 - Cancellation
 - Non-appearance
 - Transmission Failure

Excluded

Communicable Disease, Cyber

Contact



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Corporate & Specialty

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Alternative Risk Transfer at a glance

What you can expect from across AGCS

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Multinational specialists: 900 dedicated multinational underwriters from the different lines and 1,500+ multinational service experts are there to build your bespoke global programs.

Alternative Risk Transfer: Companies may be able to manage exposures more effectively across multiple lines on a multi-year basis than with the traditional approach of buying individual covers line-by-line each year, probably even more so in a hardening insurance market environment. ART works with a variety of tools and techniques to create bespoke solutions that fit the unique requirements of clients and thus can create truly innovative solutions even for the most complex risk landscape.

AGCS will consider every risk on its own merit. Capacity and Coverage offered to individual clients subject to hazard, Nat Cat exposure, grading, terms & conditions.

Actively growing

Structured multi-year/multi-line solutions

- Address gaps caused by non-availability of traditional cover, e.g., Commercial Auto, Property, D&O
- Often contain elements of risk financing/profit sharing, for clients who want to retain risk, but still need to manage volatility
- Bespoke solutions that manage risk in an integrated way across lines and years
- Long term arrangements, but able to adapt as needs change

Captive Solutions

- Multi-line and multi-year global fronting as a stand-alone service
- Structured per event and aggregate excess of loss captive reinsurance

Virtual Captive Solutions

- Insurance framework designed to create the economic benefits of a captive, when an actual captive is not a viable option

Coverage

- Broad range of P&C lines of business or a combination thereof,
- Can include both traditional and non-traditional elements, including parametric triggers
- Global Fronting capability expands across 200+ countries and on a multi-line and multi-year basis, if needed
- Transactions up to 5 years tenure
- Capacity typically €25mn per occurrence, €50mn per annum, but can be higher depending on structure

Restricted

- Reinsurance for insurance companies
- Financial risks coverage; e.g. mortgage portfolios, capital relief
- Credit risks

Contact



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Allianz Global
Corporate & Specialty

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Alternative Risk Transfer at a glance

What you can expect from across AGCS

Structured Insurance & Captive Reinsurance Solutions are tailored solutions, designed to respond to a client's particular risk management needs. The multi-year and/or multi-line nature of these solutions means the client is able to manage the volatility emanating from partially retained risks efficiently over longer periods. These programs often include profit sharing elements and can also include risks for which traditional insurance is unavailable and/or emerging risks.

Basket Aggregate Solutions/ Virtual Captives

Tailored solutions designed to provide stop loss protection excess of an aggregated attachment for retentions across multiple lines of business. Once combined losses within the retentions exceed the basket aggregate attachment, ART pays the difference up to the basket limit. Basket aggregates work well for clients who have, or are considering, sizable retentions and deductibles for multiple lines. It can also function as a stepping stone for clients who are considering captive formation but are not ready to commit time and capital.



Allianz Global
Corporate & Specialty

Integrated Solutions

Customized solutions provided on a multi-line basis designed to replace, bundle or complement a client's existing mono-line program. A key feature is that we can offer a stable premium over a multi-year period in return for a stretched aggregate limit across all risks. Flexible integrated capacity can be utilized at different attachment points depending on client needs and locks in cover over the program term.

Global Fronting/Captive Fronting

ART Captive Fronting draws on our considerable experience in insurance program design and management to deliver a range of global fronting solutions. From coordinated standalone local placements to fully integrated International Insurance Programs, we adopt a modular approach to program design to ensure our captive clients are fully covered wherever their business takes them. Our extensive global network comprising Allianz offices and carefully selected partners offers a wealth of underwriting, risk management, policy servicing and claims expertise in 200+ countries and territories. Together we deliver maximum peace of mind in the most flexible, cost-effective and efficient way – and global service excellence backed by the established strength and stability of the Allianz Group.

Need innovative risk management solutions? Our Alternative Risk Transfer team can help.



- I am struggling with increased premiums, contracting capacities and conditions even through my loss experience is good? Are there alternative options that addresses these issues?
- Our business faces multijurisdictional issues. How do we manage these complex risks?
- We have an ambitious growth strategy, both with regards to size and product development. How do we manage the risks of expansion and supply chain management?
- How do we include non-traditional risks in our insurance program?
- Our captive retains a large portion of risk. How can we manage the increased exposure?
- A captive is not an option for us, but we have to self-retain more risks. How can we approach the benefits of alternative risk transfer?

Global industry solutions

Every business is different. That's why we have specialist teams across various industry sectors to offer expert support as per your individual requirements.

Through this single point of contact, you will gain access to cutting-edge products, services and advice specifically cultivated with your core line of business in mind.

Global industry solutions bring the best of Allianz to our clients in a holistic way.



Industry growth plans

Segments: Universal Banks, Insurers, Traditional Asset Managers & Private Equity

Key LoB's: Liability, Property, Financial Lines, ART

Contact

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Segments: Semi-conductor, Hi-Tech, Software & IT Services, Telecom network operations, Media (digital media, digital broadcasting)

Key LoB's: Liability, Property, Financial Lines, Entertainment

Contact

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Segments: Contractors (infrastructure, green energy, heavy/ light industries, retail)

Key LoB's: Energy & Construction, Liability, Marine

Contact

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What makes us different?

Our global team of risk experts go the extra mile.

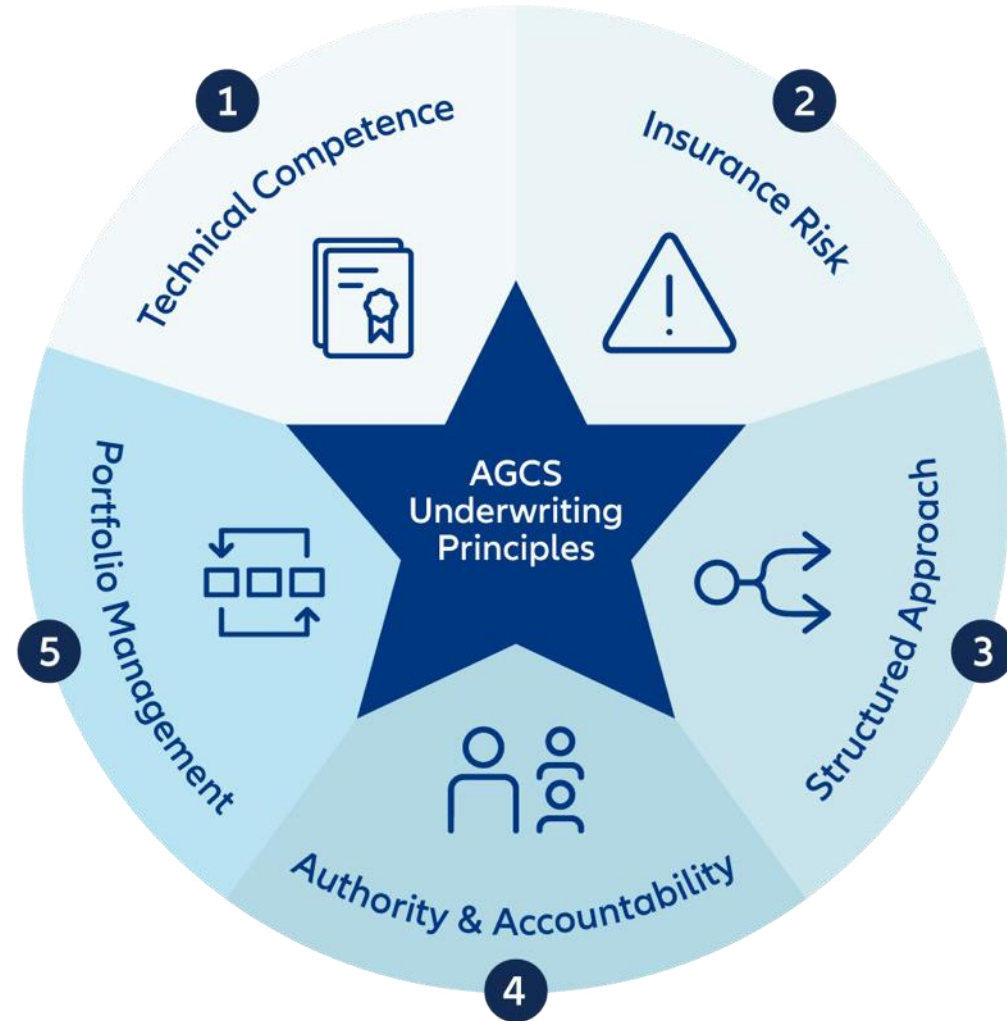
We reach beyond traditional solutions, to address your unique risks.

We excel in underwriting

Our profound technical insurance expertise and industry knowledge allow us to provide you with solutions tailored to your needs.

In underwriting your risks, we stay true to our principles. It ensures we take those vital core competencies which you rely upon further.

The better we are at truly understanding complex risks, the better we can serve you. Be it harnessing insights from data, developing new forward-looking pricing tools, creating a harmonized global product framework, or leveraging shared expertise across specific risks or sectors, the goal is to provide market-leading solutions to you.

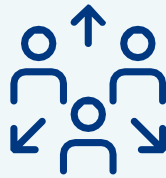


AGCS Claims at a glance

Insurance is truly a people business.

Our claims team is acting at the forefront of AGCS to ensure timely communication, transparency, outstanding service delivery and swift resolution.

16 Claims Global Practice Groups with the top experts from our global organization ensure the settlement of large complex claims, e.g. for cyber, business interruption or class actions.



650+ experts
in worldwide locations –
focusing exclusively on
industrial, corporate and
specialty claims



10+ years
average claims
adjusting experience
of our handlers



165,000+
claims handled per year



€4bn+
average annual
claims payments

We are there when you need us most

Trust and support are the main building blocks of our relationship with you.

We are committed to being there when you need us most.



We strive to operate a “no surprise” culture

Our claims teams are empowered to make timely decisions that result in fair and transparent claims settlement. Our customers always remain at the forefront of decision-making, and we work together to achieve efficient and beneficial outcomes.



We work to deal with claims in a fair, fast and effective manner

Every claim is unique – so is our approach to helping you get back on track as quickly as possible. Our experienced in-house claims team will offer a bespoke solution that meets your needs and expectations – and we will keep you posted on all developments throughout the process.



We make the difficult experience easy for you

Dealing with a loss is stressful enough, and we are there to support you during every step of the way: from straightforward to complex and multinational claims, we recognize that each moment may be a unique opportunity to help you with any claims-related matters. We are proud of our people, their technical expertise and their commitment to helping you navigate any difficult moment with ease.

Allianz Multinational: Global mindset, local solutions.

Wherever you operate globally, **Allianz Multinational** is there to **secure your future**. We've been helping our global clients take care of their most valuable assets globally since **1893**, and are really proud of partnerships that we've built over the last **130 years**.

Providing **risk solutions, expertise and advice** tailored specifically to your needs, we are there to help you and your teams navigate the complex risks that impact your business, wherever you are in the world.

Digital solutions providing transparency to support management of programs globally.

2,800+

Global Programs

21,000+

Local policies

9,500+

Multinational claims handled annually

€4bn+

Annual multinational premium



One of the largest networks in the industry, covering 200+ territories and 70+ countries with Allianz-owned offices across the globe.

260+ risk engineers averaging 10+ years of industry experience.

Hundreds of dedicated multinational underwriters and service experts building bespoke global programs.

650+ experienced claims adjusters handling thousands of multinational claims every year.

Allianz Multinational: Global mindset, local solutions.



Global Network

Your business is global – so is the protection that we offer:

- We take care of our multinational clients in more than **200 territories**.
- We benefit from the expansive network of **Allianz-owned offices in over 70 countries**.
- We work with the best-in-class **network partners** to ensure you get a program matched to your needs.



Technical Knowledge & expertise

Being part of the **Allianz Group**, we can create bespoke risk programs in collaboration with experts from a wide range of Allianz entities such as:

- **Allianz Trade**: the world's leading provider of trade-related insurance solutions.
- **Allianz Global Benefits**: providing worldwide employee benefits solutions.
- **Allianz Partners**: offering assistance, travel, automotive and health solutions.
- **Allianz Global Investors**: one of the world's leading asset managers.



Dedicated Point of Contact

Providing **easy, consistent service** to you globally is our priority. We take a holistic approach to customer service, where a single account view ensures **frictionless service**:

- All functions of the business come together to support our clients throughout the whole journey.
- A **dedicated point of contact** is there to answer any **global or local questions**.



Risk Consulting Services

Our expansive network **includes 260+ engineers, with industry experience** and unique expertise spanning:

- Technical assessments, loss control programs, loss analysis, business interruption, cyber and more.
- Solutions are deployed across key lines of business, to ensure prevention solutions suit your needs.



Claims

A claim is the defining moment for our service. The moment when **we deliver on our promise**.

Our claims philosophy is based on trust and transparency:

- Our claims handlers are **proactive and solution oriented**.
- Most of our claims are not black or white. We prefer active dialogue to establish clarity and drive **best outcomes**.

We have global reach and expertise that supports you:

- Our **650+ experienced claims handlers** deal with your claims worldwide using their country knowledge and experience in managing IIP claims.
- Our **16 claims global practice groups (GPGs)** offer you industry specific expertise on losses above EUR/USD 1 million.

We establish a strong central coordination with our client's risk and insurance managers, understanding their specific needs and providing tailored solutions including Captive arrangements of specific reporting requirements.

In all relevant local markets, we benefit from the strong local presences of AGCS and other AZ P&C carriers. This ensures we're able to offer Allianz branded claims services in most markets from very experienced teams that both know the expectations and practices of local insureds and are capable of handling losses of high complexity.

Our digital Portal supports brokers and customers with insight into program data, risk management and claims.



Allianz Risk Consulting at a glance

Building trustful relationships takes time.

For us to become your long-term partner, we are dedicated to helping you reduce risk exposures and ensure business continuity, regardless of your geographical location.

Helping you manage your most complex risks:

- 260+ global risk consultants and engineers averaging 10 years' experience.
- Risk consultants from industry backgrounds with an appreciation of your individual challenges.
- Global Expert Groups (GEG) helmed by industry experts serve our clients in specialized business segments.
- We strongly believe in the value of trust, collaboration, flexibility and respect in building life-long relationships. We're ready to support you, whenever you need it most.

Focus area:

Our flexibility and capacity to seamlessly service clients across varied sectors makes for a proficient and customer-centric risk consulting experience across all industry sectors, including:

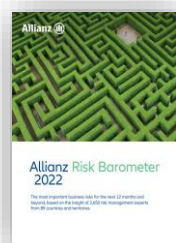
- Energy - Petrochemicals, Refining, Offshore
- Engineering - Construction and Power Utilities including Renewables
- Liability - Product Liability and Recall
- Marine - Hull, Cargo and Inland Marine
- Property
- Cyber
- Special & Emerging risks

Provide you with the right insights to make the right decisions

~90,000 web visits

We received almost 90,000 unique visitors to the **News & Insights** section of our website in 2021

Some recent example of our thought leadership...



[Allianz Risk Barometer 2022](#)



[Directors and officers \(D&O\) insurance insights](#)



[Managing the new age of construction risk](#)



[Ransomware trends: Risks and Resilience](#)



[ESG risk drivers: Do well by doing good](#)



[Safety and Shipping Review 2021](#)

... all available on our website agcs.allianz.com

Our thought leadership is available across a number of **different channels**:



Reports and executive summaries



Expert risk articles



Risk advisory



Podcasts



Videos



Press releases

Top 10 global business risks 2022

Taken from the annual [Allianz Risk Barometer](#) - based on the insight of 2,650 risk management experts from 89 countries and territories.



Source: Allianz Global Corporate & Specialty. Figures represent the number of risks selected as a percentage of all survey responses. The 2,769 respondents could provide answers for up to three risks. 1) Pandemic outbreak ranks higher than cyber incidents based on the actual number of responses. 2) Market developments ranks higher than changes in legislation and regulation based on the actual number of responses. 3) Macroeconomic developments ranks higher than climate change based on the actual number of responses.

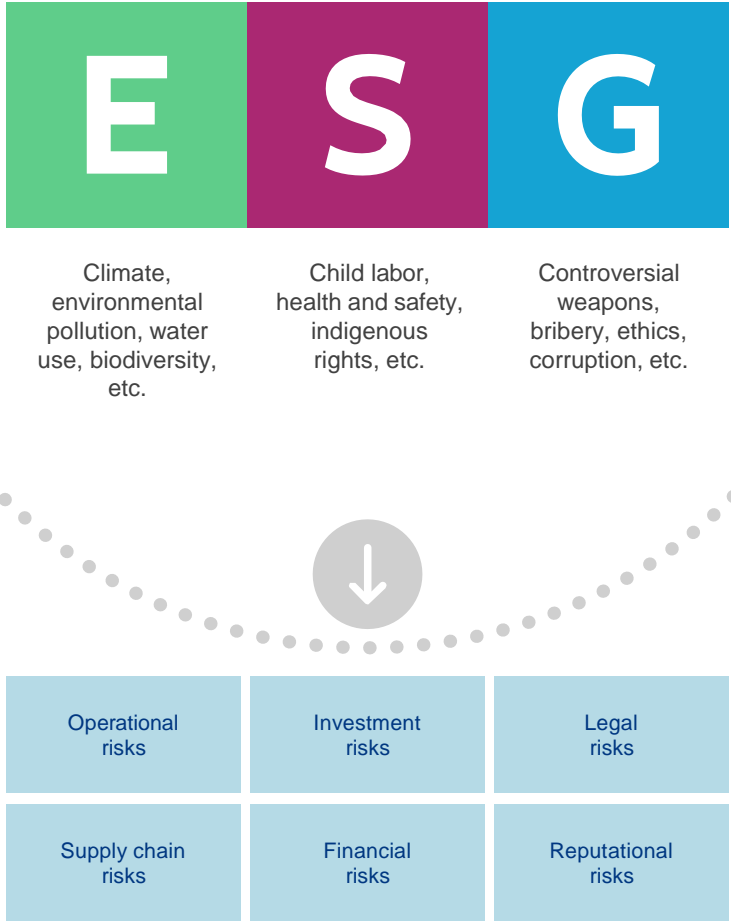
Cultivating a community

There's no value in doing a job if it's not done well. That's why your needs will always form the foundations of our aspirations.

We listen,
we respond,
we care.

Embracing ESG

Environmental, social and governance today form the backbone of many financial institutions. At AGCS, we understand these expectations, and our global responsibility to provide a better, brighter future for all.



Leading the UN Net-Zero Asset Owner Alliance
A group of the world's largest asset owners, including AGCS, have pledged to reduce the carbon emissions of their investment portfolios to net-zero by 2050.



Invited to Biden Climate Summit as only European business leader
Our Group CEO has become one of the leading voices on sustainability in the private sector, backed by our efforts in relation to climate leadership.



Gold Class Sustainability Award winner by S&P Global
We are consistently recognized in leading sustainability rankings, and continue to aim for top positions in key reports providing by the likes of DJSI, MSCI and Sustainalytics.



Developed first ESG guide for the global insurance industry
AGCS co-led the UNEP Principles for Sustainable Insurance initiative, resulting in the development of the insurance industry's first guide to tackling sustainability risks.

ESG in our underwriting and company culture

AGCS ESG Business Services is the global ESG Center of Competence for Allianz' P&C business. The team is mandated to enhance and execute Allianz's ESG insurance strategy and is contributing to reputation and brand protection.

Climate Action



Net-Zero

Commitment to reach net-zero greenhouse gas emissions in our proprietary investment portfolio by 2050



-62%

Cut in CO2 emissions from operations since 2010



Net-Zero Emissions

- Proprietary investment portfolio committed to net-zero emissions by 2050
- By 2024, reduce emissions in listed equity and corporate bonds by 25%
- Committed to net-zero emissions in assets under management by 2050 or sooner
- Intend to support a new Net-Zero Insurance Alliance in 2021



€6,331mn

Divested or in run-off from coal-based business models since 2015



Carbon Neutral

Since 2012 by investing in projects that offset operational emissions



0% Coal

- Bringing coal exposure of insurance and investment lines of business to 0% by 2040 latest
- Engagements with clients on decarbonization through AGCS as Center of Competence for ESG in P&C portfolios at Allianz



100% Renewables

Commitment to source 100% renewable electricity by 2023, reduction of operational emissions along 1.5°C pathway



Governance: Embedded in policy framework



Underwriting due diligence



In-depth ESG assessments



Clearly defined exclusion criteria



Risk dialogues



Products and services

Sustainability in our core business activities



€39bn

Sustainability-themed proprietary investments



€1,879mn

Revenue from sustainable solutions



€232bn

Third party assets under management invested in sustainability/ESG strategies



232

Sustainable solutions

Integrating ESG



597

Insurance, investment and procurement transactions assessed through the ESG referral and assessment process.



68

Direct engagement discussions opened or continued with investee companies

Creating a fairer society for all

The Allianz Societal Impact Strategy provides a framework for all corporate citizenship activities worldwide and is implemented through global and local initiatives.



A fair and inclusive workplace



38.2%

Female managers in the core business



€442

Training expenses per employee

Societal impact



€50mn

Corporate giving in 2020, including through our 12 foundations



10+mn

Emerging consumers reached with affordable microinsurance and microsavings solutions



56,655 hours

Corporate volunteering by employees

International network of foundations

Allianz has established a total of 12 international foundations that work together to help local communities and projects around the globe.



We care

A diverse and inclusive workforce strengthens our business. Diversity and inclusion at all levels of Allianz are crucial for an innovative and customer-centric company.



Cultural Diversity: Having diverse nationalities in leadership teams and projects provides various perspectives and an understanding of global businesses.



Gender Balance: Identifying and removing barriers for women in leadership is a strategic commitment for meritocracy.



Individual Needs: Different work time models give our employees flexibility in planning their work and leisure time, and promote well-being.



We achieved the Edge Certification for Gender Equality, marking one step further to be recognized as a leader in diversity and inclusion.



Disability: Having an accessible work environment and buildings include people with disabilities.



Generations: Diverse age groups in teams provide knowledge exchange and a better customer understanding.



LGBT+: Psychological safety in the workplace is about awareness of sexual orientation and giving employees a safe place for coming out.

Our group in numbers



100+ mn

Customers¹



70+

Countries served



150,000+

Employees



€ 148.5 bn

Total revenues



€ 1,966 bn

Total third-party assets
under management



€ 13.4 bn

Operating profit



17%

Increase in brand value
(USD 15.2 bn for 2021)



No. 1

Insurer 2021 by Interbrand
Global Brand Rankings &
globally operating insurance
brands by BrandFinance

One
Allianz
brings
it all
together

Allianz Global Investors

Allianz  **Partners**

Allianz Global Corporate & Specialty

Allianz Trade

Allianz Global Benefits

P I M C O

Allianz Group strong performance in 2021

Key figures 2021 (EUR)

148.5bn

Total revenues

13.4bn

Operating profit

6.6bn

Shareholders'
net income

10.80

Dividend per share

208%

Solvency II ratio

10.6%

Return on equity