

Ready

You're ready. We're ready.

For multinational business.

For settling your claims.

For tackling all risks ahead.

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 spanning different industries and sectors. Our alignment with your expertise and focus allows us to fully understand the complexities of your business and the risks you face. We are expertly positioned to support your needs through our dedicated, multi-disciplined, global team of experienced risk consultants, engineers, claims and industry experts.

Best regards,

Nadia Côté

Commercial Managing Director UK, Allianz
and
Managing Director, Regional Unit London & Nordics
Allianz Global Corporate & Specialty

As risk evolves, the **right insurance** is critical...

... Insurance that provides protection **built on expertise**, financial security, trust and ambition.

An ambition to **create partnerships**, with a deep-rooted determination to get it right. Whatever the risk, however simple or complex.

Allianz Global Corporate & Specialty is an international insurer that understands the issues on the ground. Matching our **local knowledge with a global reach** and expertise, we reduce complexity and improve consistency.

Underpinned by our renowned **financial strength**.

It enables an agile approach, with tailored products designed to fit your risks. It also means Allianz doesn't just insure. We research and analyse, sharing intelligence and insights in our market leading reports. Partnering with our commercial community, engaging our teams with our clients to **identify opportunity**.

And when we identify opportunity, we invest in it. Investing in our teams and systems, responding to your evolving risk landscapes, and the technology we collectively need to navigate through them.

Because it's **our people that make the difference**. Talented technical expertise across underwriting, claims and risk consulting working within Allianz's environment of approachable and professional account management. Responding to tomorrow's risks, today.

Realising ambition, **protecting your future**, around the world.

Allianz Global Corporate & Specialty



When expertise, ambition and financial security come together, our clients experience something special.

Protection built on trust and partnership.

Allianz Global Corporate & Specialty

What you can expect from AGCS

Claims experts

We are there when you need us most. Our 600+ global experts have 10+ years average claims adjusting experience and handle 125,000+ claims per year. AGCS makes average annual claims payments of over €4 billion.



Multinational specialists

Global mindset – local solutions. Our 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.



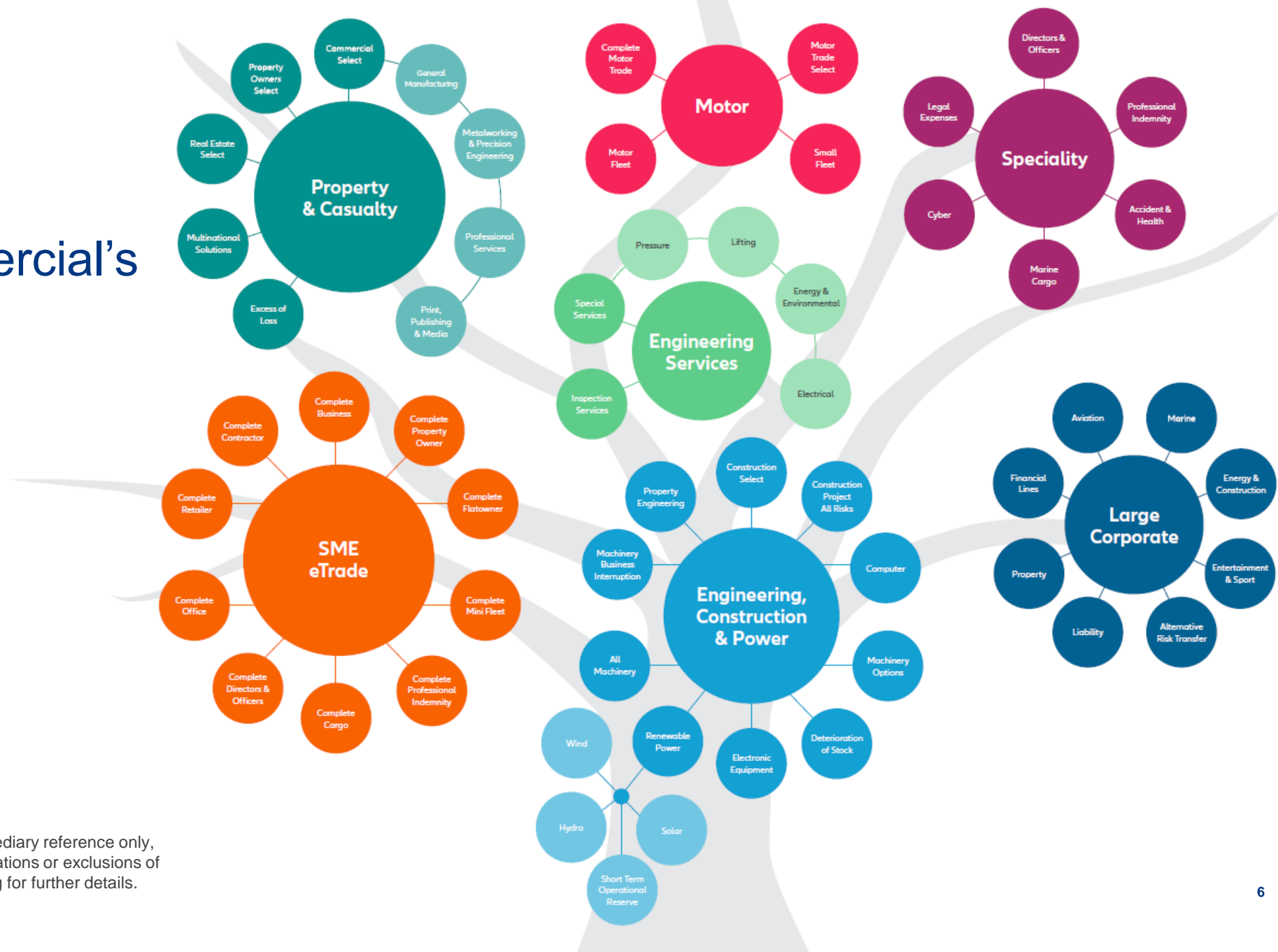
Alternative Risk Transfer

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.





Allianz Commercial's product tree for the UK



For Intermediary Use

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General Liability (excluding US) at a glance

Actively growing

- Construction
- Pharmaceuticals
- Telecoms
- Product / High Tech Manufacturing
- Manufacturing & Automotive

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

Capacity

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

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

Regional contacts



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Global contact



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Allianz Global
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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



We insure over three quarters of the Fortune 500®



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



Allianz Group is committed to decarbonize its insurance and investment portfolios by 2050 in close partnership with clients



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Environmental Liability at a glance

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

Regional contacts



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Clinical Trials at a glance

Actively growing

- Pharmaceutical
- Medical Device

Capacity

Up to €50 million for Multi-Center Trials

Coverage

- Indemnity to the insured as “trial sponsor”, including pharmaceutical companies and contract research organisations
- 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

Regional contacts



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Appetite

Offshore Energy

- Oil and Gas E&P assets including FSPO/FLNG/FSRU
- Offshore Gulf of Mexico Wind
- Offshore Renewables

Onshore Energy

- Refining and Petrochemical assets
- LNG processing
- Chemical Fertiliser 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
- Stand-alone OEE/TPL
- Offshore Interconnectors
- Tidal Power

Coverage

Offshore Energy

- Construction and Operational PD/BI/DSU/OEE/TPL

Onshore Energy

- Operational PD/BI

Capacity

Up to € / \$ 200m

Up to € / \$ 200m

Regional contacts



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Construction at a glance

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)
- Above Ground Mine development (excluding thermal coal)
- Utilities
- Conventional Power (excluding coal)
- Renewable energy (Onshore Wind, PV, Hydrogen)

Limited appetite

Coverages

- High Nat Cat areas (single risks and accumulation with open covers)
- High DSU exposures
- Unproven technologies
- Battery Storage
- Geothermal power plants (above ground only)

CECR

- Civil Engineering structures

No appetite

EAR/CAR - Course of Construction

- Coal
- Oil Sands
- Solar Thermal power plants

Occupancies

- Waste to Energy
- Biomass
- Hydro Power
- Underground mine development
- Timber / Wood frame construction

IDI

- Commercial IDI

IDI

- Residential IDI

Coverage

EAR/CAR - Course of Construction

- Single Projects, Annual Policies/ Open Covers including TPL, CPE, DSU

CECR / Operational Infrastructures (combined with CAR)

- Inherent Defect Insurance

Capacity

Up to €200m

Up to €200m

Up to €25m

Regional contacts



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Financial Institutions at a glance

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
- PTL

Capacity

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

Cautious

- Digital assets
- SPAC's
- Standalone EPL

Regional contacts



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Commercial D&O at a glance

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, POSI and Crime solutions

Coverage

- Directors and Officers Liability inclusive of Side A
- Employment Practices Liability (EPL)
- Pension Trustee Liability (PTL)
- Crime

Cautious

- Standalone POSI
- SPACs

Capacity

Up to €25m

Regional contacts



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Actively growing

- Selective growth appetite across virtually all industries, but with focus on per-account risk quality.
- Preference for excess positions.

Coverage

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

Capacity

- Up to €/£ 10m
- Up to €/£ 10m
- Up to €/£ 10m
- Up to €/£ 10m

Restricted

- Cryptocurrency
- Payment processors
- Pay day loan companies
- Air traffic controllers
- Adult entertainment
- Online gambling
- Central reserve banks
- Trading platforms and stock exchanges
- Social media platforms
- Music streaming
- Cyber Property Damage cover

Regional contacts



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Professional Indemnity at a glance

A growing portfolio

- With a wide range of clients from SME's to large international firms
- The ability to consider all professions within appetite
- Primary and excess positions available as well being a lead market
- Ability to support multi-product solutions in the construction industry

Professions

- Accountants, Architects, Engineers, Contractors, Insurance Brokers, Management Consultants, Solicitors, Surveyors & Miscellaneous
- Single Project Professional Indemnity
- Key participant on Facilities and Delegated Underwriting

Capacity

- €15m but up to €5m per client as standard
- €10m but up to €5m per client as standard

Limited appetite

- Financial Advisers / Financial Services
- Surveyors with valuations
- Waste to Energy

Regional contacts



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Aviation at a glance

Lead Market

At the forefront of aviation insurance since the early days of powered flight we provide the full spectrum of lead aviation insurance solutions to everyone from major fleets, manufacturers and airports to private pilots, ground handlers and niche component manufacturers.

Growth Focus

Airlines

- Increased line sizes
- New business (especially as Lead)
- Start-up airlines
- Broad appetite to grow across portfolio

General Aviation

- Increased line sizes
- Commercial fixed and rotor wing
- Industrial Aid
- Broad appetite to grow across portfolio

Aerospace

- Increased line sizes
- Broad appetite to grow across portfolio

Coverage

Airlines:

Capacity

Max. Capacity Line-Size Hull/Liability
USD/EUR 250m

General Aviation:

Max. Capacity Line-Size Hull/Liability
USD/EUR 300m

Aerospace:

Max. Capacity Line-Size Hull/Liability
USD/EUR 300mn (NMR)/ 250m (MR)

Regional contact



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Alternative Risk Transfer at a glance

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 (or equivalent in other currency), but can be lower or higher depending on structure
- Risk Financing structures work best where traditional RoL >10% and/or when the cost of combined average claims in the long term is significantly lower than the equivalent external premium spend

Restricted

- Reinsurance for insurance companies
- Financial risks coverage; e.g. mortgage portfolios, capital relief
- Unmitigated credit risks
- Life insurance
- Business and systematic risks

Regional contact



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Marine Hull and Liability at a glance

Actively growing

- Blue Water Hull
 - Chemical / Product / Crude Oil Tankers
 - LNG / LPG / LNP Carriers
 - Offshore Supply / Support vessels
 - Bulkers
 - Container vessels
 - Cargo carriers
- Marine Liability (Including Marine Property)
 - General Marine Liability
 - Port & Terminals including Marine Property
- Specialized binders and facilities (e.g. super yachts, brown water, etc.)

Coverage

Blue Water
Brown Water
Pleasure Craft
Builder's Risk
Marine Liability
(Including Marine Property)

Capacity

US\$ 75 mn
US\$ 75 mn
US\$ 75 mn
US\$ 75 mn
US\$ 75 mn

Cautious

- Fishing Vessels
- Livestock carriers

Underwriting experts

Our underwriters combine extensive Marine knowledge with a creative approach to risk to deliver imaginative, flexible solutions.

Claims and recovery experts

We maintain one of the largest and most knowledgeable Marine claims teams in the industry. Our claims professionals have many years of hands-on expertise involving all types of claims.

Marine Risk Control

Our multidiscipline team of experienced master mariners and marine engineers provide technical expertise and proactive risk control solutions to ship owners and the Marine industry.

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Marine Cargo at a glance

Actively growing

- Complex business that requires local policies, risk controls and tailored underwriting/claims expertise
- Multinational and Captive Programmes
- Appetite for risks in a wide range of industries with a focus on risk managed accounts (e.g. manufacturers, importers/exporters and traders)
- Stockthroughput policies and transit programmes
- 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

Cautious

- International car accounts
- Live animals

Capacity

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

Underwriting experts

Our underwriters combine extensive Marine knowledge with a creative approach to risk to deliver imaginative, flexible solutions.

Claims and recovery experts

We maintain one of the largest and most knowledgeable Marine claims teams in the industry with many years of hands-on expertise involving all types of claims. The team 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.

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.

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Focus Areas

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

Restricted

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

Coverage

- All Risks and Natural Catastrophe Property Damage and Business Interruption

Capacity

Up to €300 mn

Regional contact



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Terrorism & Political Violence at a glance

Actively growing

- Commercial Real Estate
- Financial & Professional Services
- Manufacturing Industry
- Construction/Engineering projects
- Entertainment/Sport/Film
- Lifesciences and Chemicals
- Technology, Media, and Telecom

Restricted

- Airports and Aerospace
- Rail Operators/Public Transport
- Security Companies
- Nuclear Power Plants
- Religious buildings/Places of worship
- Governmental, Military and Police buildings
- Embassies and Consulates
- Mining

Coverage

- Terrorism, Sabotage, SRCC, Rebellion, Revolution, Mutiny, Insurgency, Counter-Insurgency, Coup de état, Civil War & War
- Terrorism Liability (T3L)
- Terrorism Event Cancellation
- Active Assailant
- Nuclear, Chemical, Biological & Radiological Terrorism

Capacity

Up to €100 mn

Up to €50 mn

Regional contact



Srdjan Todorovic

Head of Global Political Violence & Hostile Environment Solutions
srdjan.todorovic@allianz.com



Tim McGain

Head of Property, Regional Unit London & Nordics
tim.mcgain@allianz.com



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



We insure over three quarters of the Fortune 500®



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



Allianz Group is committed to decarbonize its insurance and investment portfolios by 2050 in close partnership with clients



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



Entertainment at a glance

What you can expect from across AGCS

Claims experts: We are there when you need us most. 600+ 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 250+ 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

Michael Furtschegger

Global Head of Entertainment

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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 Expertize:** Deep expertize 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 want to prosper, hand in hand

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

Our success is your success.

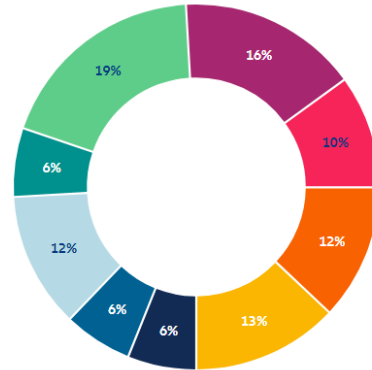
Allianz Global Corporate & Specialty

	06M 2022	09M 2022	12M 2022	03M 2023
Premiums	€5,737bn	€8,486bn	€11,169bn	€2,508bn
Operating Profit	€290mn	€459mn	€655mn	€202mn
Combined Ratio	95,1%	95,4%	94,9%	93,2%



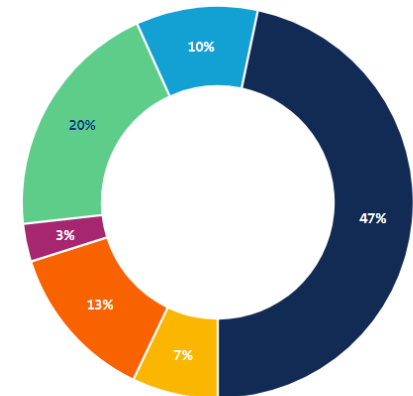
AGCS Global: 2022 Gross Net Premiums Written*

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)

A photograph of four people in a meeting room. A man in a dark suit is high-fiving a woman in a yellow sweater. Another woman in a black top is clapping. A woman in a white shirt is also clapping. They are all smiling and appear to be celebrating a success. The background is a bright, modern office space.

A team is only as strong as its people

Ours are responsive, skilled, experienced and accessible. They sum up Allianz's approach. An approach that means our clients are protected, as we respond to tomorrow's risks, today.

Allianz Global Corporate & Specialty

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



Joachim Müller
Chief Executive Officer



Claire-Marie Coste-Lepoutre
Chief Financial Officer



Henning Haagen
Chief Regions & Markets Officer:
Region 1



Tracy Ryan
Chief Regions & Markets Officer:
Region 2*
From April 1, 2023



Thomas Sepp
Chief Claims Officer



Shanil Williams
Chief Underwriting Officer



Renate Strasser
Chief Technical Officer



Jon-Paul Jones
Chief Operating Officer*
Subject to regulatory approval



Dirk Vogler
Chief MidCorp Transformation Officer

Regional team

RUL & Nordics leadership



Allianz Global
Corporate & Specialty

Regional line of business heads



Chief Regions & Markets Officer
Regional Group 1
Henning Haagen
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Head of Allianz
Risk Transfer
Dan Tomlinson
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Head of Energy &
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Luke Baker
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Head of Marine
Philip Graham
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Head of Property
Tim McGain
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Managing Director, Regional Unit
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Nadia Côté
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Market-facing functions



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allianz.com



Regional Head of
Allianz Risk
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Grammatika**
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@allianz.com



Regional Head of
Multinational &
Client Services
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Regional team

Market contacts

Broker Management Team



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Tim Sumner
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Delegated Authority & Facilities



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Morten Wang
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Fredrik Forsström
Head of Distribution, Sweden
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With teams on the ground around the world, Allianz understands global and local risks

Complex, evolving risks that are old and new.

Protecting against them requires agility. With tailored products to fit your insurance needs, we partner our clients with deft precision.

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

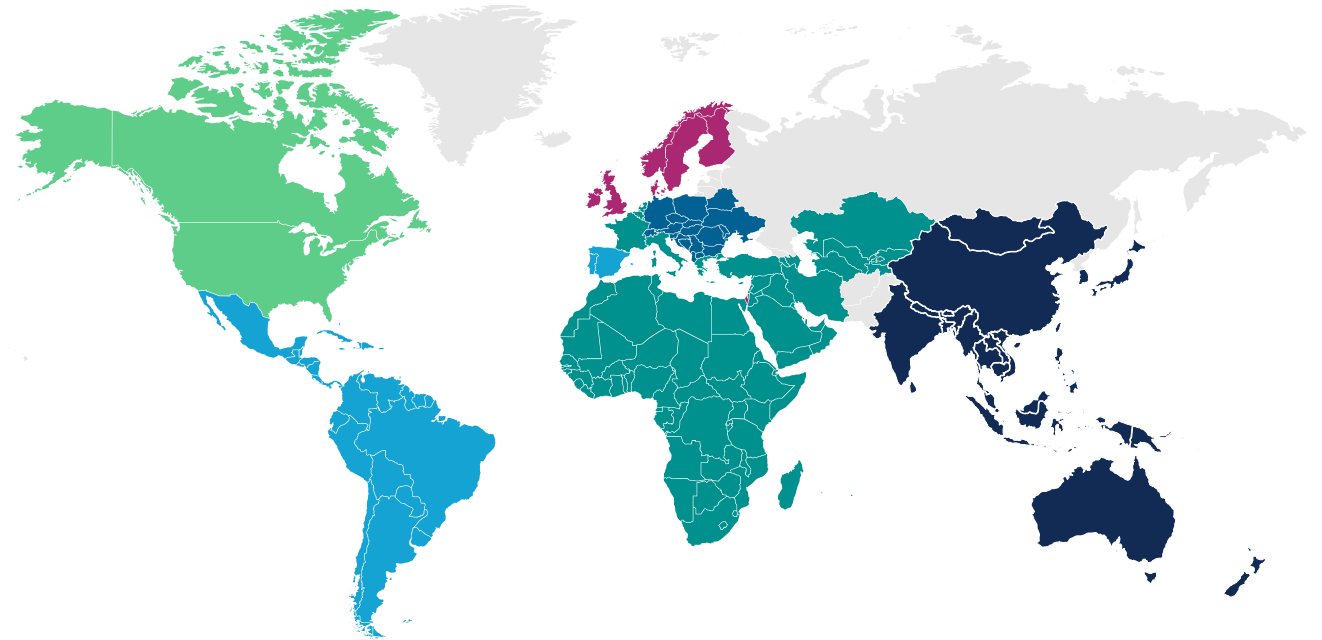


Allianz Global
Corporate & Specialty

AGCS is truly global. **More than 4,200 employees worldwide from over 80 nationalities in more than 30 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



Where you can find us

As part of our truly global Allianz network, AGCS Regional Unit London & Nordics has offices & desks in Denmark, Finland, Ireland*, Norway, Sweden and the United Kingdom.

Our regional team of 500+ experts is never far away.

* In cooperation with local Allianz entity

Our regional offices are located at:

- 60 Gracechurch Street,
London, EC3V 0HR,
United Kingdom
- Allianz House,
Elmpark, Merrion Road, Dublin,
Ireland
- Pilestraede 58,
Copenhagen, 1112,
Denmark
- Konepajankuja 1,
Helsinki, 00510,
Finland
- Holbergsgate 21,
Oslo, 0130,
Norway
- Norrlandsgatan 16,
Stockholm, 111 43
Sweden

You're ready. We're ready.

Your incident
Our incident.
Solved together.

Ready



Our Claims Approach

Expertise | Solutions | Partnership

Understanding Your Needs

At Allianz Global Corporate & Specialty (AGCS), our Claims philosophy is solution-oriented.

We're committed to finding preferred solutions with big picture thinking in respect of large and complex policies, building trusting relationships with you based on continuity of experience:

- We value an honest dialogue
- Transparency of communication
- Consistency, speed and ease of service delivery

Capabilities

- 600+ Claims handlers
- 6 regional units
- 16 Global Practice Groups providing top experts in specific Claims categories

Settlement Experience

Our Claims settlement process is based on upfront and regular communication.

For specific customer requirements we offer Claims protocols for a transparent experience.

Attitude

Our Claims philosophy is solution-oriented: prioritizing a 'no surprises' culture.

Value-adding Services for Key Clients

- Claims Scenario Testing
- Regular stewardship and review meetings
- Claims insights and trend updates



Claims



Capabilities

As an international lead insurer, our 600+ Claims handlers and Global Practice Groups offering specific industry & Claims expertise are there to drive preferable outcomes for our customers.

- 600+ AGCS Claims handlers over 30 countries and network partnerships in other locations allow us to service clients in more than 200 countries and territories
- 6 regional teams ensure proximity and local expertise
- 16 Global Practice Groups offering specific industry and Claims knowledge



Attitude

Our Claims philosophy is solution-oriented: we value an honest dialogue.

We work tirelessly to provide clarity and eliminate ambiguity, prioritizing a 'no surprises' culture.

- We're committed to finding preferred solutions with big picture thinking in respect of large and complex policies, building trusting relationships with you based on continuity of experience
- 0.3% and 1.7%* of cases in litigation 1st vs 3rd party



Settlement Experience

Our Claims settlement process is based on upfront and regular communication.

We explain our Claims process, timelines, and requirements upfront – to give you peace of mind at every stage of your Claims journey.

- In our annual net promoter score survey, clients and brokers who have had an experience with Claims 3 times more likely to recommend AGCS
- We offer upfront payments for 1st party Claims



Value adding services

We discuss and implement client-specific Claims Protocols and dedicate experienced Claims experts to ensure we meet your business needs.

In 3rd party Claims we understand your unique requirements and support you over the long term.

- We offer a digital interaction via our customer portal displaying time-accurate and meaningful Claims information
- Claims insights and trend updates



Client feedback on the AGCS Claims experience

"AGCS offers a market leading Claims service."

"Very professional company – serious, agile, flexible, and quick in their responses."

"There is never any ambiguity with AGCS. This enables really fast Claims support."

"AGCS have been cooperative with major loss Claims in agreeing various commercial settlements to close out matters and achieving client satisfaction."

"AGCS are very receptive to our views; we have a good relationship with them, which allows us to have in-depth discussions on coverages and actions to be taken in the Claims handling process."

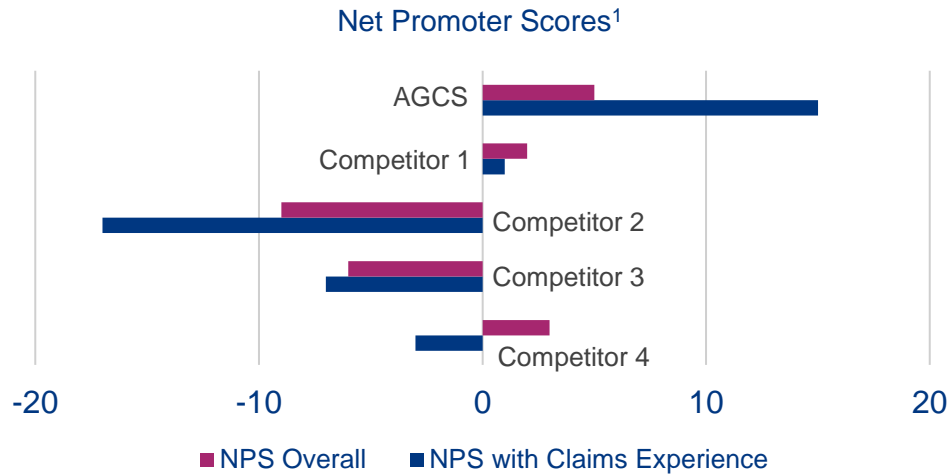
"AGCS tends to be very proactive in dealing with large and complex Claims, trying to find the best and quickest way to resolve them."

"Discussion can be very important and AGCS do this rather than just respond with an answer. Fast decision making to support capacity handling on decision making guidelines."

"Senior access from broker to senior people (leaders) at AGCS at head office. We don't have this with other carriers. Accessibility of teams, ease of access to appropriate person, anticipatory for client needs to support business interruption."

Customer & Broker Feedback

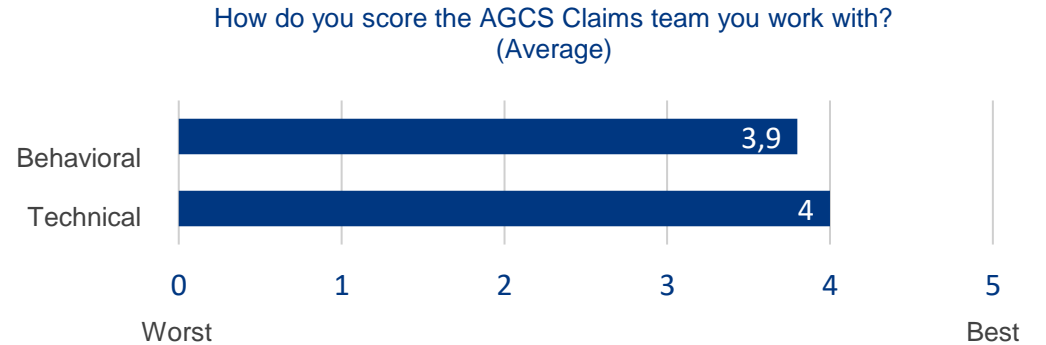
AGCS Annual Customer Survey



Insurer	Overall Participants	Claims Experience Participants
AGCS	1,586	537
Competitor 1	887	305
Competitor 2	963	330
Competitor 3	860	316
Competitor 4	1,012	344

1) Net Promoter Score (NPS) = (% of Promoters) – (% of Detractors). Score range: -100 to +100

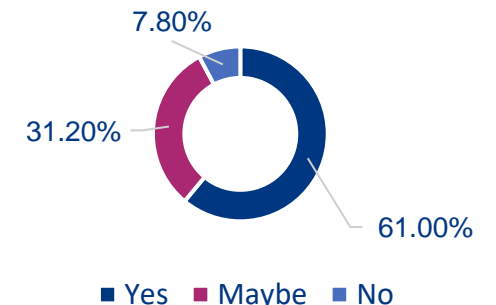
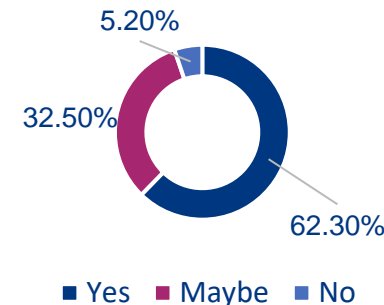
Claims to Claims Broker Feedback From Global Broker²



"I would recommend AGCS as your lead insurer because ..."

... the Claims organization gives you sound guidance and **reliable (no surprise) communication**

... if you have a Claim, AGCS' **Claims is not looking to find reasons to not pay**"



2) Based on > 120 responses



You're ready. We're ready.

Your bespoke needs.
Our tailor-made solutions.
The perfect fit.

Alternative Risk Transfer



Integrated/Structured Solutions

Customized solutions provided on a multiyear, multi-line basis designed to complement or replace a client's existing monoline program. Flexible integrated capacity can be utilized at different attachment points depending on client needs and locks in rates over the program term. Can range from being risk transfer to risk financing motivated, or a blend thereof.

We also provide direct Virtual Captive solutions that offer many benefits of a captive for clients that do not have one.



Fronting Solutions

Providing access to Allianz's vast network of insurance carriers and partners, these solutions involve multi-year commitments and utilize proprietary techniques to minimize collateral requirements and reduce costs to clients.



Structured Captive Reinsurance

Providing flexible, structured reinsurance solutions to captives, again on a multiyear, multi-line basis to provide stability over time, while retaining the flexibility to deal with changing situations. These can be offered together with or independently of captive fronting programs.



Special Risks

Insurance or captive reinsurance for special risk outside of AGCS traditional Property and Casualty (P&C) lines that can be underwritten, or risk financed.



Capabilities

- Global Fronting capability expands across 200+ countries and on a multi-line and multi-year basis, if needed.
- Capacity typically €25mn per occurrence or €50mn per annum but can be higher depending on structure.
- Broad range of P&C lines of business or a combination thereof.
- Can include traditional and non-traditional elements, including parametric triggers.
- Transactions up to 5 years tenure, with ability to extend.
- Typical minimum premium (after profit commission) EUR250,000 p.a.
- Risk Financing structures work best where traditional ROL > [10%].



Underwriting Philosophy

Our underwriting process is essential to achieving the right balance between traditional risk transfer and coverage not available elsewhere. We ensure the right experts provide the right offering for you through:

- Innovative solutions and leading-edge structuring and analysis.
- Standalone underwriting capacity and authority.
- A one-team approach across global functional teams.

You're ready. We're ready.

Your industry challenges.
Our solutions.
Built for the future.



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.

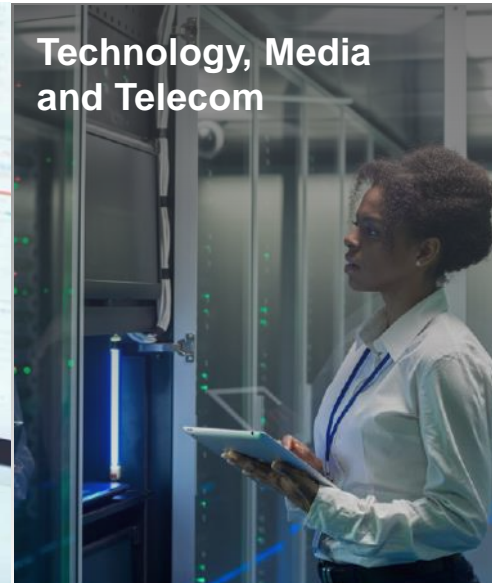
Global industry solutions bring the best of Allianz to our clients in a holistic way.

Contact

Martin Zschech
Global Head of Industry Solutions & Client Management
+49 89 3800 68703
martin.zschech@allianz.com



Financial Services



Technology, Media and Telecom



Construction

Industry growth plans

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

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

Contact
Martin Zschech
Global Industry Solutions Director for FS
+49 89 3800 68703
martin.zschech@allianz.com

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
Jody Yee
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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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You're ready. We're ready.

For multinational business.
For settling your claims.
For tackling all risks ahead.

Ready® 

Allianz Multinational

Unique Expertise | Innovative Solutions | Progressive Partnerships

Wherever you operate globally, **Allianz Multinational** is there to protect your business and secure your future. We've been supporting the business initiatives of our global clients 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.

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.

600+ experienced Claims adjusters handling thousands of multinational Claims every year.



Allianz Global
Corporate & Specialty



Allianz Multinational



Global Network & Expertise

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

- We take care of our multinational clients in more than **200 territories**.
- Being part of the **Allianz Group**, we can create bespoke risk programs in collaboration with experts from a wide range of Allianz entities.
- We work with the best-in-class **network partners** to ensure you get a program matched to your needs.



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.
- Innovative approach leveraging cutting-edge technology in addressing both traditional and emerging risks.



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' current and future business priorities.
- A **dedicated point of contact specialised in Multinational** is there to answer any **global or local questions**.
- We are committed to helping you operate smoothly and efficiently. It's a people's business, so we digitally serve our customers with up-to-date claims, policy and risk information.



Captive Solutions

Our captive solutions teams allow us work closely with our clients and brokers to create **tailored fronting solutions** to meet **bespoke global challenges**.

- Ensures management and control of all desired line and countries in captive.
- Improves transparency, control, cash flow, management and capital efficiency.



Claims

A claim is the defining moment for our service – the moment when we deliver on our promise. At Allianz we are committed to delivering this promise every day, wherever you do business. We are there when our clients needs us most, providing business-oriented solutions and customized claims handling at the event of a loss, to ensure that your business is up and running as quickly as possible.

We have global reach and expertise that supports you:

- Our **600+ experienced Claims handlers** deal with your Claims worldwide using their country knowledge and experience in managing multinational claims. They follow a clear multinational claims protocol to ensure a smooth process

In all relevant local markets, we benefit from the strong presence of the local Allianz network and their in-house claims teams.

This ensures from very experienced teams that not only are fully aware of the expectations of local insureds and are capable of handling losses of high complexity.



Allianz Global
Corporate & Specialty

You're ready. We're ready.

Your speed.
Our risk consulting.
Moving forward together.

Ready®

Allianz Risk Consulting



Allianz Global
Corporate & Specialty

Unique Expertise | Innovative Solutions | Progressive Partnerships

At Allianz Global Corporate & Specialty (AGCS), we **provide a wide range of risk consulting services** to help your business identify, manage, and reduce risks, whatever your industry.

The Allianz Risk Consulting (ARC) team prides itself on its **collaborative approach** to risk management. We take the time to get to know your business, often working with you on-site where your risks are 'live'. By doing so, we can offer you a selection of services **tailored to your needs**.

Through **flexibility, ongoing dialogue** and the open sharing of lessons learned, we work to improve our service to you day by day.

Harnessing the combined inputs of all parties to **create the best responses to unique risk challenges**, we ensure that most losses are avoided through diligent application of loss control engineering processes.

Thanks to the **provision of rich information**, we're able to address claims resolutions fairly and effectively, **working closely with clients throughout the policy lifecycle**.

Why ARC is Right for you

Experienced engineers...

from a wide range of technical and scientific disciplines.

Client benchmarking...

based on key loss insights and trends cultivated from rich data.

A global network...

of 250+ experts spread across 24 locations worldwide.

Niche, specialist, expert contractors...

capable of providing world-leading services and support.

Access to market-leading insurance solutions...

which make us the insurer of choice for many Global 500 companies.

Dedicated local point of contacts...

who work with you throughout your policy lifecycle.

Competitive pricing and conditions...

with comprehensive, accurate, data-driven insights.



Allianz Risk Consulting's expertise spans several lines of business. We offer a **flexible range of risk consulting services** that can be **tailored to your unique requirements**, from natural hazards, fire safety, and human and organizational risk factors to in-depth analysis of industry operations and financial exposures across **all industry sectors and risks**.

We also focus on delivering **bespoke training plans** to help you to optimize risk management procedures in the long term.

Key areas of expertise include...



Liability

Our Liability Risk Consultants play a crucial role in engaging with our insured clients through dialogs, site visits and sharing our engineering and insurance expertise to highlight potential liability exposures with our clients' operations, products and/or services in the markets they operate.

Expertise include:

- Cyber risk consulting and modelling
- Construction liability
- Product liability, recall and tampering
- Environmental liability
- Pharmaceutical and clinical trials
- Employer's liability and workers compensation
- Aviation liability



Property

The Allianz Risk Consulting (ARC) Property team comprising a global network of 100 risk management engineers and consultants works closely with you to assess your property risk, and devise bespoke strategies to manage them, as well as identifying ways to prevent future losses.

Expertise include:

- Fire and explosion risk consulting
- Business continuity and interdependency analysis
- Supplier risk management
- Natural catastrophe risk mitigation
- Loss control consulting
- Fire protection system testing and commissioning
- Review and audit of risk management programs



Energy & Construction

The Allianz Risk Consulting Energy & Construction team combine diverse expertise, experience, and resources with a thorough understanding of the industry to find innovative solutions to the risks you face. We get to know your business and risk profile through open dialogue and working with you on-site, where your risks are evident.

Expertise include:

- Construction, erection and infrastructure project consulting and assessment
- Clean energy, renewables and sustainability
- Power generation and distribution
- Oil and gas exploration and production
- Pipelines, terminals and tank farms
- Gas plants, LNG, refineries and petrochemical operations
- Offshore platforms, vessels, FPSOs and equipment constructions



Marine

Our Marine Risk Consultants have expertise in all areas of marine, drawing on years of experience as master mariners, engineers, supply-chain specialists, and logistics & cargo experts. Technical expertise and proactive risk management solutions span intermodal cargo, hull, inland marine, ports and terminals.

Expertise include:

- Risk assessment relating to Marine liability
- Marine risk management surveys
- Risk assessments of construction sites
- Risk consulting solutions for goods in-transit
- Analysis of transport routes, logistics and supply chain security
- Climate-related issues
- Vessel survey and ship-owner office audits relating to safety, personnel, technical and safety management

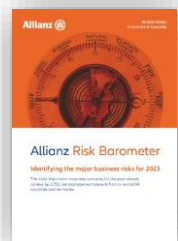


Underwriting

- Our Risk consultants work with underwriters in an intertwined manner during the quoting and binding process, helping underwriters assess risks.
- Technical insights enable underwriters to optimize pricing and terms and conditions with more comprehensive, more accurate data-driven insights according to a client's risk profile.
- Our expertise enhances the client's claims experience with a unique understanding of the business, supporting fair and effective resolutions.
- ARC teams work with clients throughout the policy lifecycle, from sign on to renewal and lessons learned from losses.

Provide you with the right insights to make the right decisions

Some recent example of our thought leadership...



[Allianz Risk Barometer 2023](#)



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



[Cyber: The changing threat landscape](#)



[Global claims review 2022](#)



[Superstorm Sandy 10 years on](#)



[Safety and Shipping Review 2022](#)

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

~100,300 web visits

We received more than 100,300 visits to the **News & Insights** section of our website in 2022

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



Reports and executive summaries



Expert risk articles



Risk advisory



Podcasts



Videos



Press releases

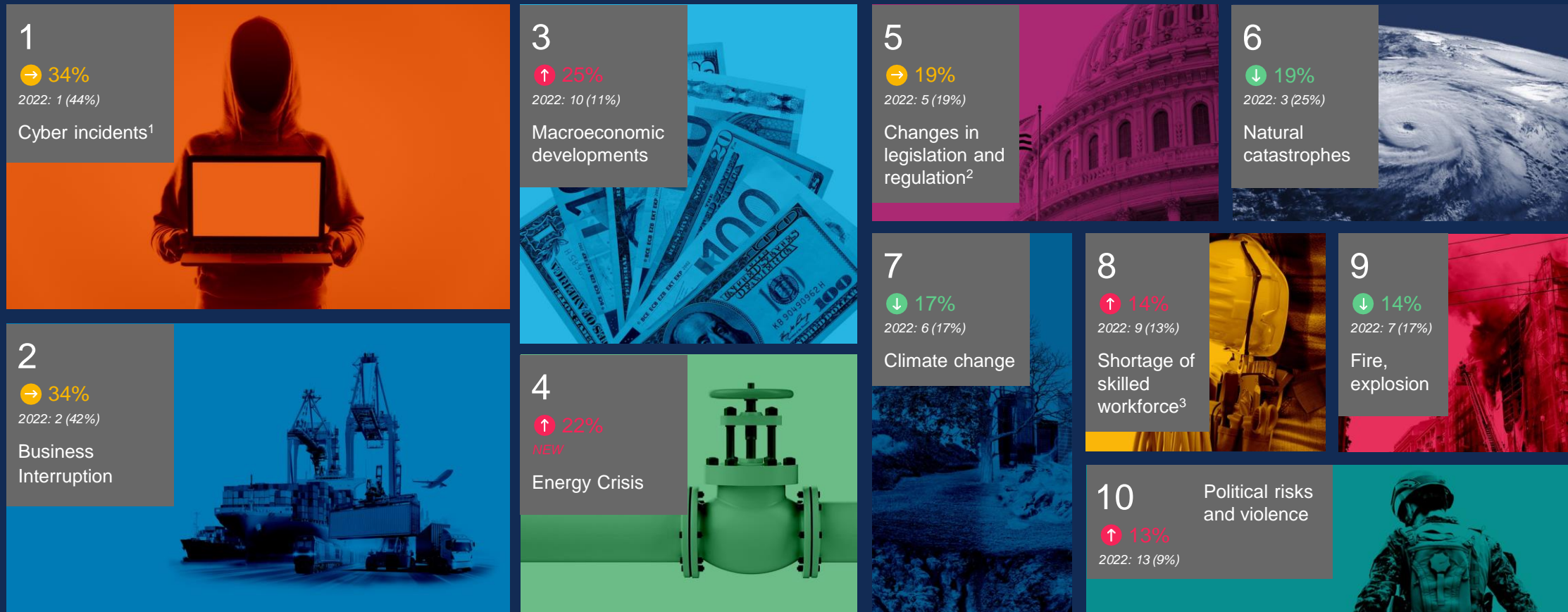
The most important global business risks for 2023



Allianz Global
Corporate & Specialty

Taken from the annual Allianz Risk Barometer - based on the insight of 2,712 risk management experts from 94 countries and territories.

- ↑ Risk higher than in 2022
- ↓ Risk lower than in 2022
- No change from 2022



Source: Allianz Global Corporate & Specialty. 1) Cyber incidents ranks higher than business interruption based on the actual number of responses. 2) Changes in legislation and regulation ranks higher than natural catastrophes based on the actual number of responses. 3) Shortage of skilled workforce ranks higher than fire, explosion based on the actual number of responses

AGCS is here to
partner with you





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.

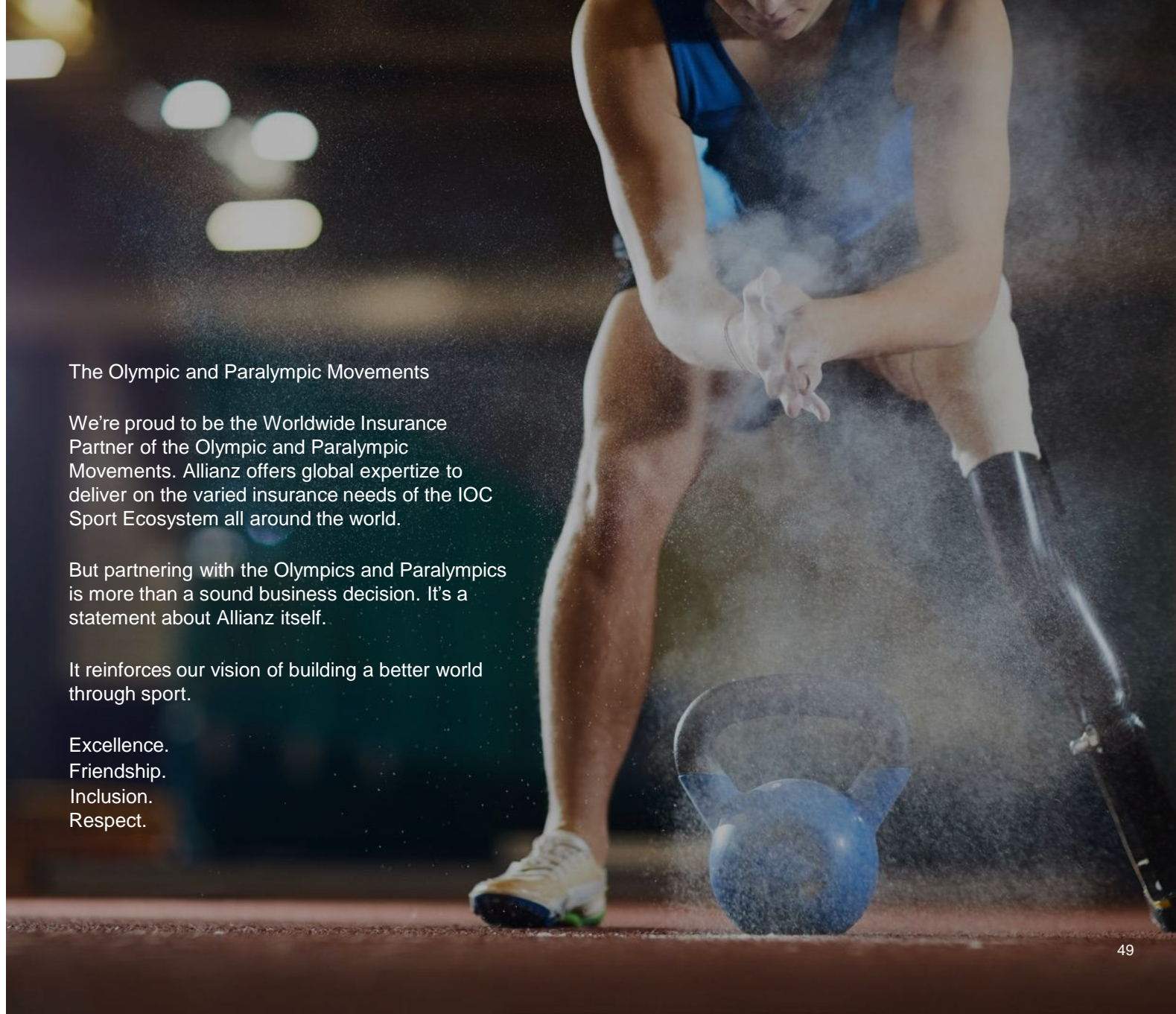
The Olympic and Paralympic Movements

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.

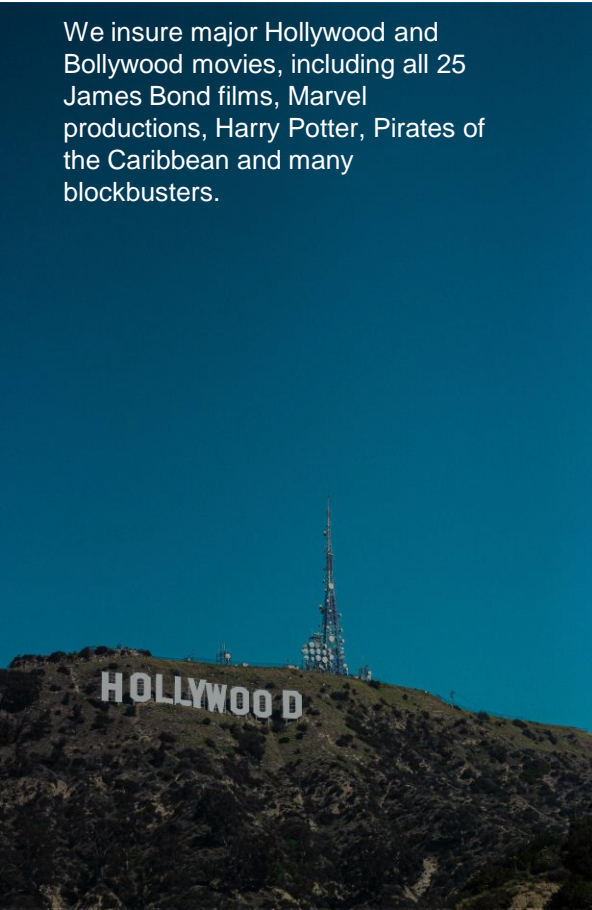
It reinforces our vision of building a better world through sport.

Excellence.
Friendship.
Inclusion.
Respect.



We **help** create and deliver amazing solutions

We insure major Hollywood and Bollywood movies, including all 25 James Bond films, Marvel productions, Harry Potter, Pirates of the Caribbean and many blockbusters.



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



We insure the Union of European Football Association (UEFA)



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



The Home of Golf

Allianz is the only global partner of St Andrews Links, the iconic “Home of Golf” where some of the world’s first golf events – in which both men and women took part – were played over 600 years ago.

Today, more than 230,000 rounds of golf are played on the seven courses that comprise the Links each year. This unique partnership provides numerous opportunities for Allianz to support both professional and amateur golf, to participate in shaping the next generation of golfers, and to enhance business relationships with you – our partners and customers.

St Andrews Links is a frequent host of the Open Championship as well as the Allianz-sponsored St Andrews Links Trophy amateur tournament, and in 2013 the Women’s British Open took place on the famous Old Course. Our activities at St Andrews Links underscore our commitment to honoring the heritage of golf while promoting the future of the sport.





Allianz 



OFFICIAL INSURANCE PARTNER

Allianz is the Official Insurance Partner of England Rugby, and partner to the men's and women's England rugby teams.

The partnership gives Allianz a great opportunity for our business, our brand and of course our people, not just in the UK, but on the international stage too.

We are also title partner for women's Premier 15s, the top tier of the women's English rugby union domestic league system run by the RFU, and Inner Warrior grassroots programme with landmark investment to grow women and girls' rugby in England.

Proud Insurance Partner of England Rugby Football Union

Thank you!

