

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 recent 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 better 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,

Tracy Ryan

President & CEO of Allianz Global Corporate & Specialty North America

AGCS is here to
partner with you



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.

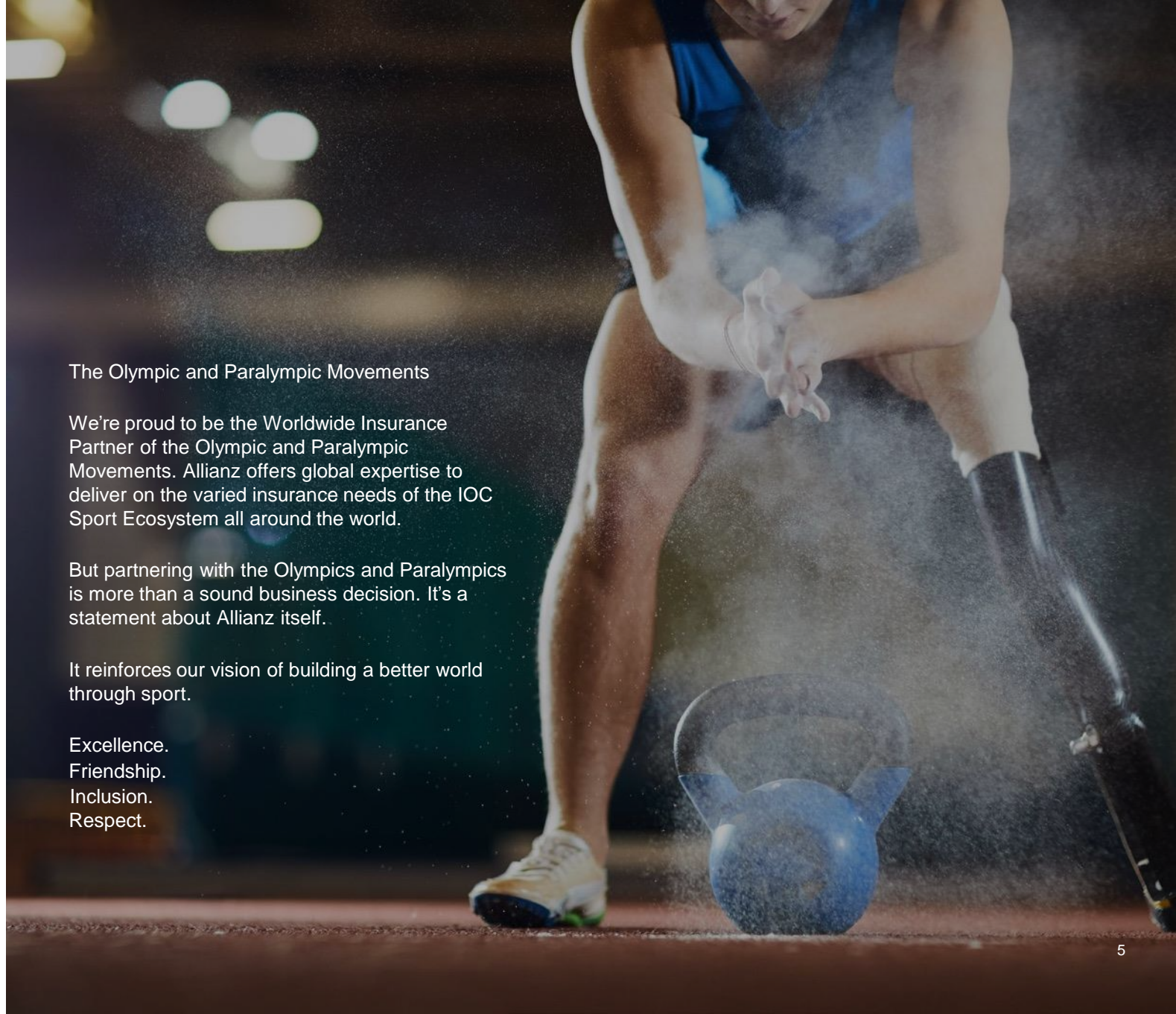
The Olympic and Paralympic Movements

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.

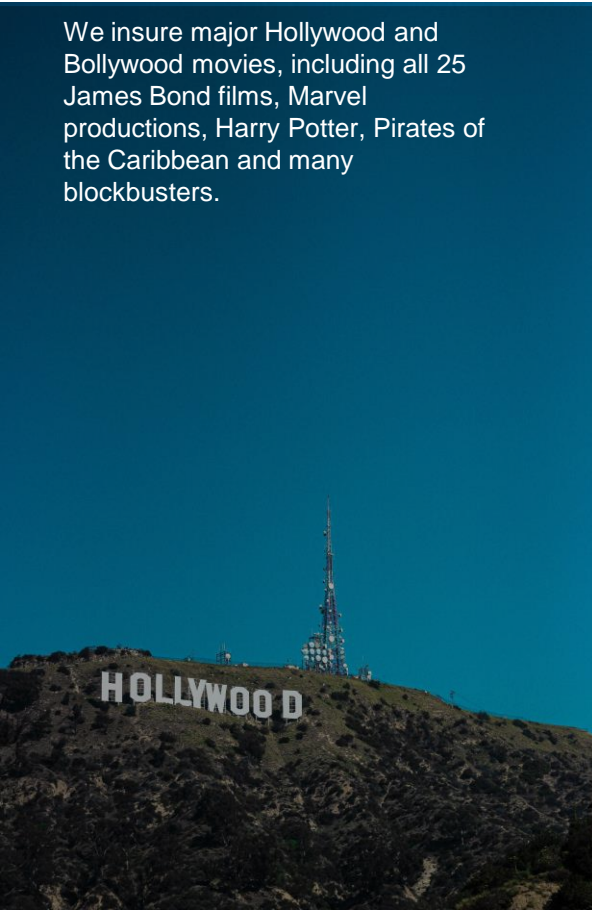
It reinforces our vision of building a better world through sport.

Excellence.
Friendship.
Inclusion.
Respect.



We **help** create and deliver amazing solutions

We insure major Hollywood and Bollywood movies, including all 25 James Bond films, 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



Growing together

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

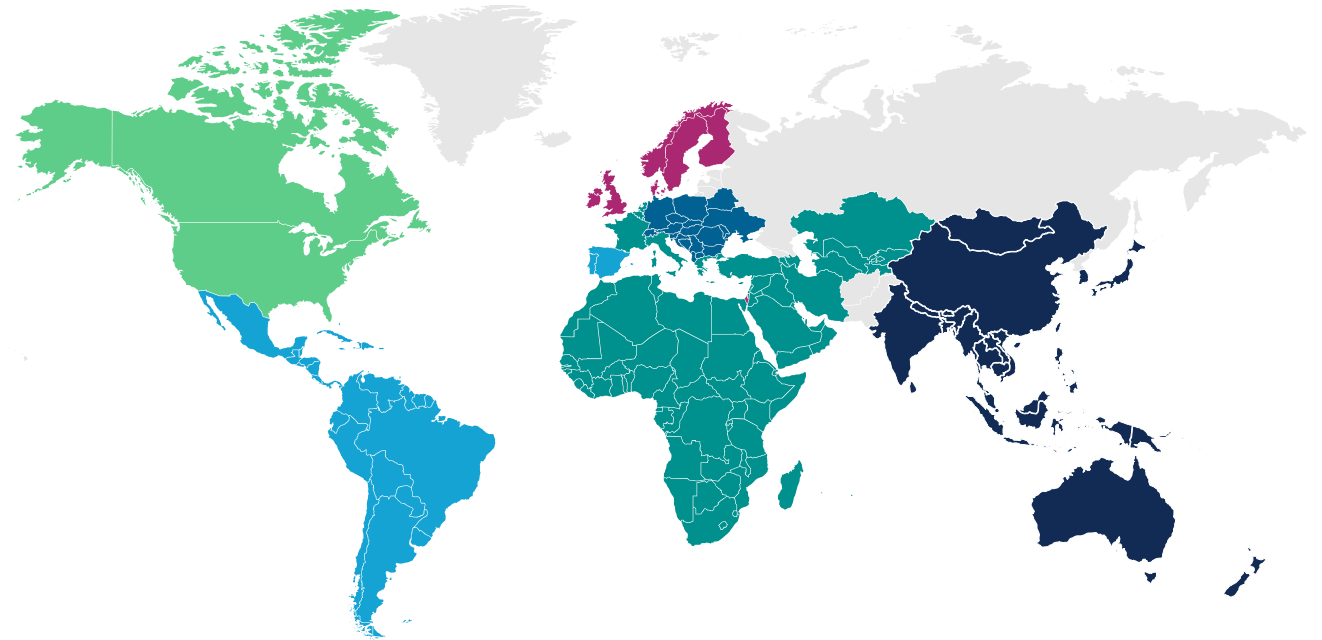
That's why
we embody
simplicity,
security,
trust.

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

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

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

We want to prosper, hand in hand

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

Our success is your success.

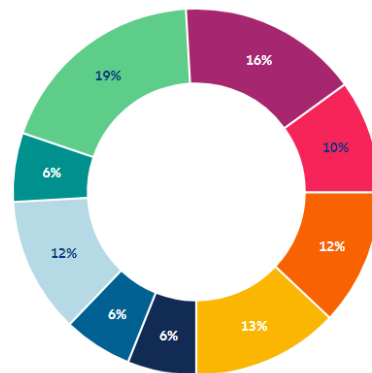
Allianz Global Corporate & Specialty

	03M 2022	06M 2022	09M 2022	12M 2022
Premiums	€3,025bn	€5,737bn	€8,486bn	€11,169bn
Operating Profit	€134mn	€290mn	€459mn	€655mn
Combined Ratio	95%	95,1%	95,4%	94,9%



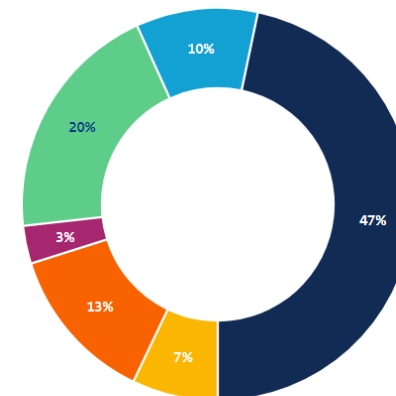
AGCS Global: 2022 Gross Net Premiums Written*

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)

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 (December 2022)	A+ (June 2022)
Allianz Global Corporate & Specialty North America	AA (December 2022)	A+ (June 2022)
Allianz Risk Transfer AG*	AA- (December 2022)	A+ (June 2022)
Allianz Fire & Marine Insurance (Japan) Ltd.	AA (December 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 zaAAA local (October 2022)	N/A

*Rating for ART AG and ART Bermuda

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



Securing your future



Allianz Global
Corporate & Specialty

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

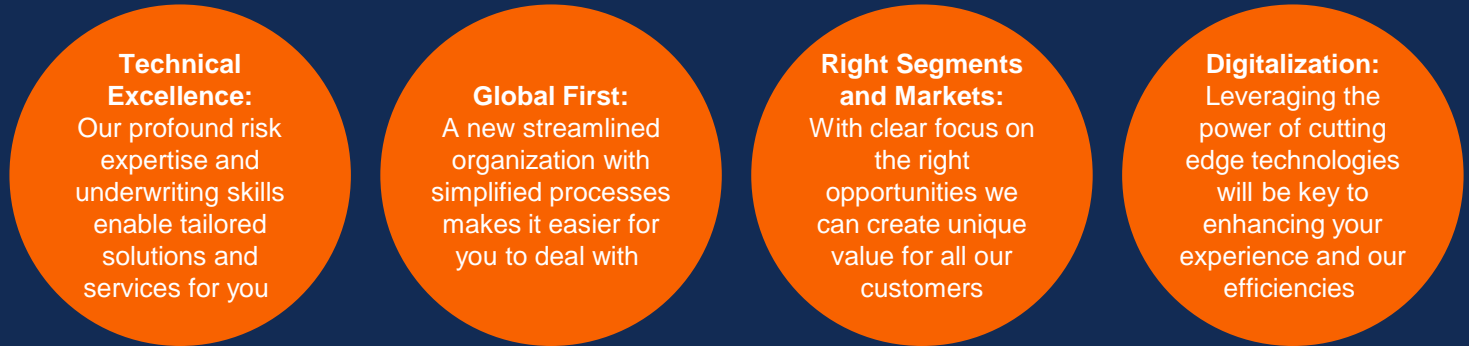
Together, we can...
shape a better future,
care about your needs every step of the way,
deliver customized solutions in a simple way.

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:



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



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

Excellent claims service recognized worldwide: One of the strongest specialist claims teams of any major insurer, well known to brokers, clients and the market through an established track record of handling complex international claims.

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.

Knowledgeable, responsive Underwriting with in-depth expertise: This fast-moving market needs a responsive and up-to-date approach based on an in-depth understanding of traditional and emerging risks. That is why our underwriting team has streamlined its underwriting process to leverage both internal underwriting efficiencies as well as selected market leads.

Dedicated risk engineers: Combining industry-knowledge with years of experience, our 100 property loss control engineers understand your clients' business first hand and speak the same language.

A tradition of excellence: Allianz combines 100+ years of technical expertise, capabilities and experience for the most difficult corporate property risks.

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

Our Appetite:

- High Tech
- Machinery / Apparatus Production
- Telecom & Data
- Biotechnology
- Metalworking
- Commercial Real Estate
- Financial Institutions and Services
- Beverages
- Leisure
- Retail

Excess Preferred:

- Public Entity
- Senior Living
- Higher Education
- Hospitals

Coverage

- For your corporate property clients with revenues over USD 500mn in US and CAD 300mn in Canada, our team can provide capacity for a wide range of industries and sectors

Capacity

- AGCS can deploy up to USD 300mn

Regional Contacts

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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



We insure over three quarters of the Fortune 500®



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



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

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



Liability at a glance

What you can expect from across AGCS

A tradition of excellence: Allianz combines 100+ years of technical expertise, capabilities and experience in this very complex line of business.

Market leading underwriting expertise: Our Liability underwriting specialists average more than 20 years' experience and have the in-depth knowledge to provide responsive, creative solutions for traditional, long-tail and emerging liability risks.

Long-tail risks require long-term partnerships: Allianz has a reputation for working closely together with clients and brokers based on transparency and communication for the long-term.

Expert risk consulting: Combining industry knowledge with years of experience, our risk consultants understand our customers' business first hand and speak the same language.

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

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 in U.S. and Canada

Growing across following industries but with focus on per account risk quality:

- Manufacturing Commercial Real Estate
- Tech Products & Services
- Hotels & Hospitality
- Family-style restaurants
- Business Services
- Financial Services
- Retail
- Construction

Prefer Excess Attachments

Coverage (U.S. and Canada)

- Excess Liability

- Construction Liability (Excess – Minimum attachment USD10M)

- Primary General Liability and Products/Completed Operations

- International Liability - controlled master programs - **U.S. Only**

- Environmental Liability

Capacity

Up to USD 35mn (ventilated – U.S.) / Up to CAD 100mn (ventilated - CAN)

Up to \$ 25M (U.S. & CAN)

Up to USD 5M (U.S.) / Up to CAD 10M (CAN)

Up to USD 5M (U.S.)

Up to \$ 25M (U.S. & CAN)

Restricted

- Street and Road (Construction)
- Pharma (Manufacturing)
- Invasive Medical (Manufacturing)

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Environmental Liability at a glance

What you can expect from across AGCS

The world's largest property & casualty insurer with a network in over 200 countries and territories: Clients have access to professionals who know the local territory, culture, language and regulations around the globe.

Environmental underwriting expertise: Specialists who average more than 20 years experience in handling environmental exposures. You and your clients work with local decision makers who are focused on building long-term relationships based on open and ongoing dialogue.

Long-tail risks require long-term partnerships: Allianz has a reputation for working closely together with clients and brokers based on transparency and communication for the long-term.

Expert risk consulting: Combining industry knowledge with years of experience, our risk consultants understand our customers' business first hand and speak the same language.

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

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 in North America (U.S. and Canada)

Large accounts and Middle market business in the following:

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

Coverage (U.S. and Canada)

- Environment Protect Premises (Site Pollution)
- Environment Protect Projects (Contractors Pollution)
- Pollution Excess Follow Form
- Environment Protect Infrastructure **CANADA ONLY** (Site + Contractors Pollution)

Capacity

Up to USD 25mn each incident / Up to USD 50mn aggregate

Same As Above

Same As Above

Same As Above

Term

Up to 5 Years

Practice Policy: Up to 3 Years
Project Policy: Up to 15 Years- combined policy term and completed ops

Same Term as respective product

Same Term as respective product

Restricted

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

Contacts

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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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Inland Marine at a glance

What you can expect from across AGCS

Underwriting experts: Our knowledgeable underwriters combine extensive Inland Marine expertise with a creative approach to deliver flexible and tailor made coverage solutions. Our vast product portfolio utilizes AGCS proprietary language that offer various coverage levels. There is authority at the point of sale to address the vast majority of needs, and a strong support system beyond that for providing solutions for the most complex accounts.

Claims and recovery 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. Our Inland Marine claims professionals are specialists in adjusting claims from simple losses to the most complex.

Dedicated Risk Consultants: Combining industry-knowledge with an average of 10 years of experience, our 250+ global risk consultants are drawn from industry and understand the key risks and challenges you face.

Actively growing

- Motor Truck Cargo
- Builder's Risk & Installation Floaters
- Contractor's Equipment
- Related Property (Light to medium hazard property on a mono-line basis)
- Corporate Collections, such as fine art or musical instruments
- Miscellaneous Floaters, such as mobile medical equipment

Coverage

Inland Marine Floaters

- Communications/technology
- Miscellaneous

Transportation Insurance

- Motor truck cargo
- Auto physical damage
- Warehouse legal liability
- Railroad rolling stock

Construction

- Contractors' equipment
- Builder's risk and installation floaters

Related Property

- Light to medium hazard
- Programs

Capacity

USD 100mn
USD 100mn

Various
Various
USD 50mn per location
Various

USD 100mn
USD 100mn

USD 100mn
Various

Contact

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Global Head of Inland Marine

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Ocean 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

Cautious

- International car accounts
- Live animals

Contacts

Ryan O'Connor

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Capacity

USD 100mn
USD 100mn
USD 100mn
USD 150mn



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Cyber at a glance

What you can expect from across 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. 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.

Actively Growing

- Selective growth appetite across virtually all industries, but with focus on per-account risk quality
- Primary and excess capabilities
- Partnered with industry-leading incident response vendors
- Regional footprint with underwriters throughout the US

Capabilities

- Primary or excess coverage on a stand-alone cyber or combined with Tech E&O, MPL and Media basis
- Up to \$10m in capacity available

Restricted Classes

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

Contacts

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Comprehensive Coverage

- Third-party Liability
 - Privacy and Security Liability
 - Regulatory Liability
 - PCI Liability
 - Media Liability
 - Technology Professional Liability
- First-party Event
 - Incident Response
 - Cyber Extortion
 - Restoration
 - Business Interruption
 - Contingent Business Interruption
 - Reputation

Tiffany Calhoun

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Financial Institutions at a glance

What you can expect from across AGCS

Underwriting Expertise: Dedicated underwriting teams with deep industry knowledge and product expertise. A total of 17 underwriters located in NY and Chicago.

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

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. Within the Claims team, AGCS has experience in business continuity planning and crisis management. AGCS makes average annual claims payments of over €4 billion.

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

- Solutions Driven – Underwrite risks based on individual risk profile and merit basis
- Primary and Excess positions
- Willing to consider creative / manuscript approach to unique risks
- Broad policy wording across all product offerings

Focused Industries

- Asset Managers
- Large North American Banks, International Banks, and Regional Banks
- Insurance and Reinsurance Companies, including domestic insurers, international insurers and Mutual Insurance companies
- Stock Exchanges, Market Makers, Broker-Dealers, FINTECHs & Clearing Houses

Coverage

- Directors & Officers Liability
- Lead Side A and excess DIC
- Errors and Omissions Liability
- Financial Institutions Bond
- Employment Practices Liability (EPL)
- Fiduciary Liability (PTL)

Contacts

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Commercial D&O at a glance

What you can expect from across AGCS

Underwriting Expertise: Dedicated Public and Private company underwriting teams with deep industry knowledge. A total of 25 underwriters located in NY, Chicago, Los Angeles and San Francisco.

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

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. Within the Claims team, AGCS has expert lawyers with extensive background in securities class action cases. AGCS makes average annual claims payments of over USD 4 billion.

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

- Public and Private companies of all sizes including large multi-national
- Solutions Driven – Underwrite risks based on individual risk profile and merit basis
- Primary and Excess positions
- Willing to consider creative / manuscript approach to unique risks
- Broad policy wording across standalone D&O, PTL, EPL, and Crime including modular form for private company business

Coverage

- Directors and Officers Liability
- Lead Side A and excess DIC
- Employment Practices Liability (EPL)
- Pension Trustee Liability (PTL)
- Commercial Crime

Excluded Industries

- Cannabis
- Crypto
- Thermal Coal

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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



We insure over three quarters of the Fortune 500®



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



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



Professional Indemnity at a glance

What you can expect from across AGCS

Underwriting Expertise: Dedicated Professional Indemnity underwriting team with deep industry and product knowledge. A total of 12 underwriters located in NY, Chicago and Los Angeles.

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. 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.

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

- Solution Driven – Risks underwritten based on individual risk profile and merit by 5 dedicated Product Teams, including; Accountants, Lawyers, Architects, Engineers & Construction, Insurance Agents & Brokers and Miscellaneous
- Primary, Excess and Quota-Share solutions available
- Manuscript wording and bespoke coverage considered
- Sponsored Captive Programs

Coverage

- Annually Renewable Professional Indemnity
- Single Project Professional Indemnity (SPPI) – Annually Renewable or Long Term Fixed Period Cover

Restricted

- Financial Advisors
- Medical Malpractice
- Certain SPPI Exposures: Stand Alone Bridges, Tunnelling and Stadia

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Energy & Construction at a glance

What you can expect from across AGCS

Claims experts: We field one of the most experienced engineering claims teams in the industry with an established reputation for responsive claims handling on a worldwide basis, a global network of contacts with local support.

Expert Risk Consulting: Our multi-disciplined team of chartered Engineers and Risk Consultants provide technical expertise and risk management solutions across a wide range of commercial and industrial operations.

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.

End-to-end coverage: Ability to provide a policy term from initial construction through to the operational phase.

Highly-experienced underwriters: Allianz professionals with the knowledge and skill to find flexible solutions to the challenges brokers and their clients face. Allianz underwriters are able to deploy significant capacity on a global scale.

Coverage	Capacity	Customers
Energy		
Downstream (onshore)	\$200 mn	<ul style="list-style-type: none"> - Refineries - Petrochemicals and chemical plants - Gas works - Terminals and tank farms - Underground storage - Chemical fertilizer plants
Downstream Mid-Market Stand-alone oil and gas risks emanating from: <ul style="list-style-type: none"> - Small to medium enterprises with asset values or placements from \$50 mn and above - Larger conglomerate companies looking to place risks separately from their main programs, at a loss limit 	\$50 mn	<ul style="list-style-type: none"> - Oil and gas separation - Compressor / pumping stations - Natural gas separation - Pipelines (oil and gas) - Tank farms / storage terminals - BTX extraction - Compounding plastics - Lube plants - Refrigerated LPG storage
Midstream	\$200 mn	<ul style="list-style-type: none"> - Transportation by pipeline - Gathering, separation and storage
Construction		
Direct Physical Loss or Damage Optional Physical Damage coverage can be extended to include loss of income on behalf of a project owner (Delay in Start-up - DSU / Advanced Loss of Profit - ALOP)	Course of Construction Projects - Erection All Risk (EAR) - Contractors All Risk (CAR)	<ul style="list-style-type: none"> - Building & Construction / Infrastructure Projects - Power & Utilities - Heavy Civils - Heavy Industry - Mining - Oil & Gas
Direct Physical Loss or Damage Optional Physical Damage coverage can be extended to include loss of income on behalf of the plant owner	Operational Risk - Power Business Segment - Mining Business Segment	<ul style="list-style-type: none"> - Power Business (all types of power plants, including renewables) - Mining Business (open pit) - Bridges, roads etc.

Contact

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Middle Market at a glance

What you can expect from across AGCS

Focused expertise: Through industry specialization, we are dedicated to providing underwriting expertise for each market.

Knowledgeable, responsive underwriting: Our Middle Market and Middle Market Property Specialist (MMPS) underwriters average more than 20 years of experience and are committed to providing creative, responsive service.

Customizable solutions: Our underwriting flexibility and local authority allows us to tailor solutions that meet the needs of your middle market clients.

Highly qualified risk: consulting professionals

Our specially-trained consultants can help your clients take proactive measures to protect their businesses, assets, employees and patrons.

Specialized claims support: Claims are handled by adjusters and surveyors with years of hands-on middle market experience.

International solutions: Our international insurance coverages are designed to meet the needs of businesses with international operations, large or small.

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.

Risk appetite

Manufacturing

- Metalworking
- Plastic goods
- Electronics & computer peripherals
- Furniture & fixtures
- Industrial & commercial machinery
- Tier 2 automotive manufacturers

Restaurants

- Upscale
- Casual
- Fine dining

Professional services

- Architects
- Engineers
- Lawyers

Wholesalers

- Durable goods
- Imported goods

Commercial real estate

- Retail
- Office
- Industrial

Hotels

- Upscale
- Resorts
- Full service
- Boutique
- Business class

Types of coverage

- General liability
- Property
- Automobile
- Workers' compensation
- Umbrella/Excess
- Inland marine
- Global ambassador (DIC/DIL)
- Foreign exporters package

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Entertainment at a glance

What you can expect from across AGCS

Market-leading solutions for the Entertainment space: Whether you need entertainment insurance for a film, TV show, whether for theatrical release or for streaming, we cover all elements required to bring the project to life.

Entertainment underwriting expertise: Our specialist team of underwriters and risk consultants focuses on safety while at the same time providing the knowledge and insights to help protect performers, equipment and audience members alike from the many risks that may be encountered with large and often complex live event productions.

Claims experts: We are there when you need us most. 600+ global experts across AGCS have 10+ years average claims adjusting experience and handle 125,000+ 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.

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

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Aviation at a glance

What you can expect from across AGCS

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.

Expert Aviation Underwriters: The majority of our underwriters are experienced aviators who know insurance and are passionate about Aviation.

A Hundred Year History in Aviation: Allianz has a proven track record of reliability, security and service.

Broad Aviation Appetite: We write a wide range of risks, from the world's largest airlines, airports and manufacturers to private pilots, suppliers and service providers.

Local Knowledge, Global Reach: Allianz's global network keeps service close to the customer and provides access to professionals who know the culture, language and regulations in over 210 countries and territories.

Specialized Claims Support: Claims are handled by adjustors and surveyors with years of hands-on aviation experience.

Long-Term Relationships: Dedicated client teams are committed to superior service, transparency and flexibility.

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	Capacity	Customers
Airlines	USD 35 mn (Hull) and USD 250 mn (Liability)	International, national, regional, charter, cargo
Products Liability / Aerospace	USD 250 mn	Manufacturers of airframes, power plants, propellers and major components, maintenance repair manufacturers and overhaul providers, suppliers and distributors of component parts, operators and manufacturers of space launchers, launch equipment
Horizontal Products Liability	USD 550 mn	Component manufacturers, suppliers and distributors/repair and service operations
Airports	USD 250 mn (Liability)	Major airports and comprehensive General Liability exposures on major airports
Unique Hull & Liability Operations	USD 75 mn (Hull) and USD 550 mn (Liability)	Sports teams, corporate/industrial aid with airline equipment, Department of Defense contract operations, Unmanned Aerial Systems (UAS)
General Aviation Hull & Comprehensive Aviation Liability	USD 75 mn (Hull) and USD 550 mn (Liability)	Corporate/industrial aid, commercial (fixed wing & rotor wing), fixed-based operators, air taxis, aircraft management, flight schools, agricultural operations, pleasure & business, non-owned aircraft hull and liability, flying clubs, float operators, balloon owners/operators
Comprehensive General Liability	USD 550 mn	Operator facilities/premises, products /completed operations, hangarkeepers, manufacturers and suppliers, refuelers, contractors, medium and small airports

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An aerial view of a futuristic eVTOL aircraft flying over a dense green forest. The aircraft is white with blue stripes and has "eVTOL" written on its side. It features two large, circular rotors with yellow-tinted blades. The aircraft is angled downwards, and its landing gear is visible at the bottom, with red starburst effects indicating they are deployed.

What makes us different?

Our global team of risk experts go the extra mile.

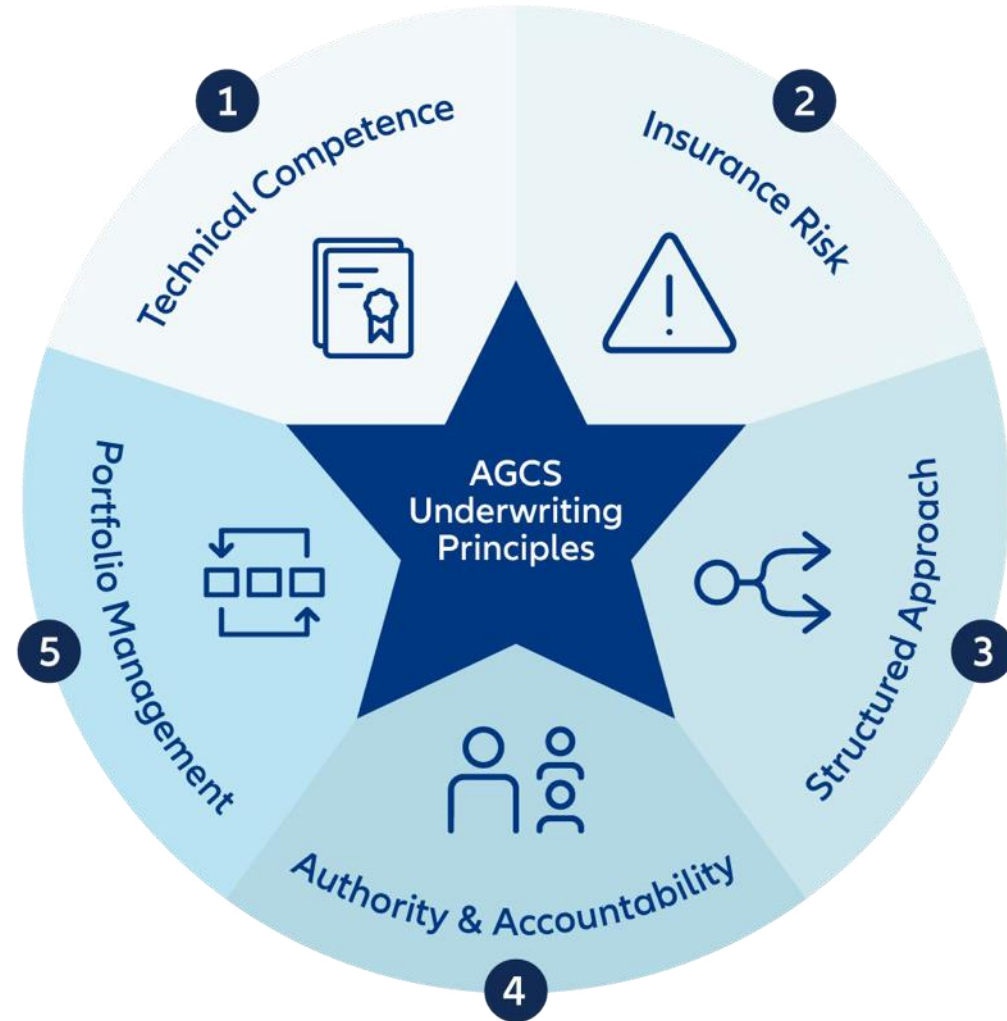
We reach beyond traditional solutions, to address your unique risks.

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.



Our 5 key pillars

Multinational



- Global network covering 200+ territories and 70+ countries.
- 260+ risk engineers averaging 10+ years experience.
- 600+ Claims adjusters handling 9,500+ claims annually.
- Hundreds of underwriters and service experts.
- 2,800+ global programs and 21,000+ local policies.

Your journey.
Our network.
Moving forward together.

Claims



- Big picture thinking on large, complex policies.
- Build trust through a “no surprises” culture.
- Backed by leading external experts such as lawyers and loss adjusters.
- Local knowledge with global support mechanisms.

Your incident.
Our incident.
Solved together.

Alternative Risk Transfer



- Bespoke solutions covering non-conventional risks developed using non-traditional methods.
- Underwriting, Legal & Compliance, Actuaries, Claims, and Finance & Accounting expertise.
- Integrated/Structured, Fronting and Captive solutions.

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

Allianz Risk Consulting



- Managing and mitigating risk across all industries
- Experienced engineers from varied technical and scientific disciplines.
- Client benchmarking based on key loss insights cultivated from rich data.
- Getting to know your business, often on site where risks are ‘live’.

Your speed.
Our risk consulting.
Moving forward together.

Global Industry Solutions



- Tailored solutions underpinned by unique expertise and innovative solutions across all lines of business.
- Specialist global teams of Risk Consultants, Underwriters and Claims experts.
- Straightforward approach underpinned by a single point of contact.

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

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."

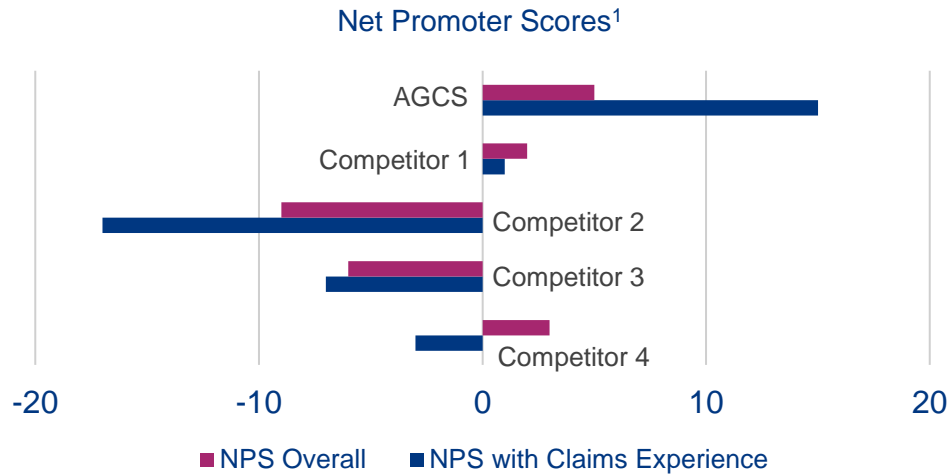
"AGCS tends to be very proactive in dealing with large and complex Claims, trying to find the best and quickest way to resolve them."

"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

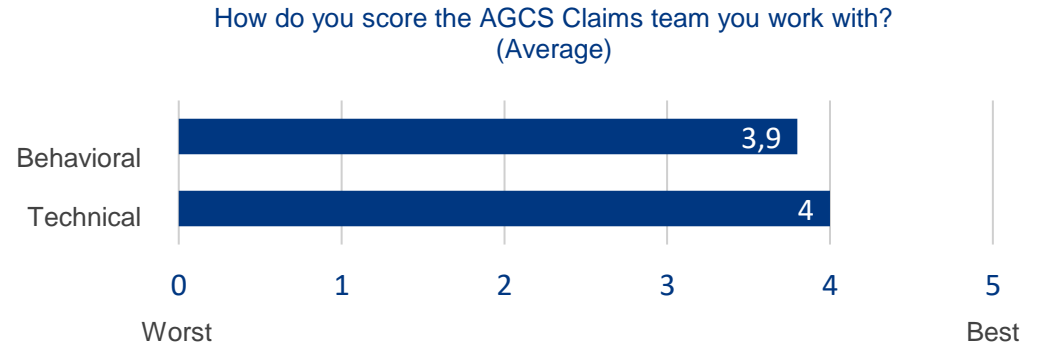
AGCS Annual Customer Survey



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

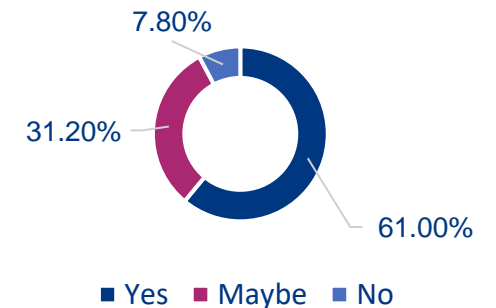
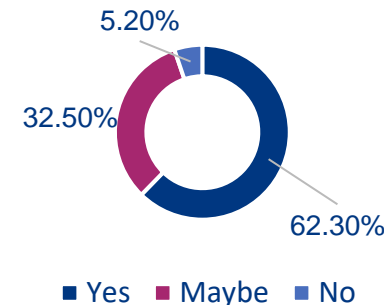
Claims to Claims Broker Feedback From Global Broker²



"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

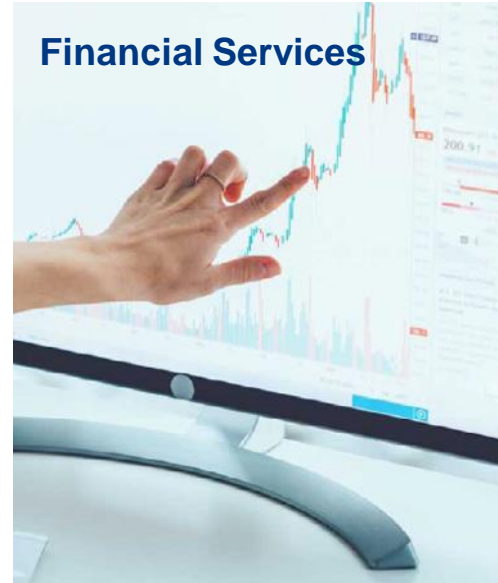
Every business is different. That's why we have specialist teams across various industry sectors to offer expert support as per your individual requirements.

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.

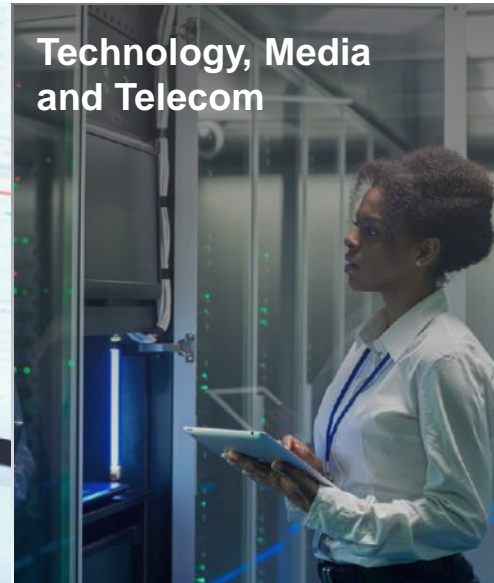
Global industry solutions bring the best of Allianz to our clients in a holistic way.

Contact

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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

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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

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

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

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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

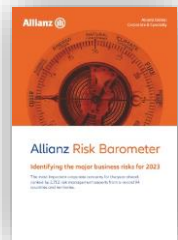


Underwriting

- 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

1

→ **34%**

2022: 1 (44%)

Cyber incidents¹




3

↑ **25%**

2022: 10 (11%)

Macroeconomic developments




5

→ **19%**

2022: 5 (19%)

Changes in legislation and regulation²

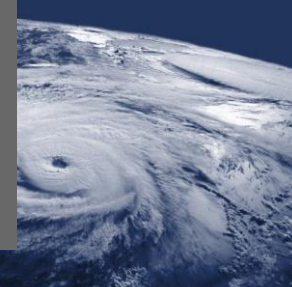


6

↓ **19%**

2022: 3 (25%)

Natural catastrophes



2

→ **34%**

2022: 2 (42%)

Business Interruption



4

↑ **22%**

NEW

Energy Crisis




7

↓ **17%**

2022: 6 (17%)

Climate change



8

↑ **14%**

2022: 9 (13%)

Shortage of skilled workforce³




9

↓ **14%**

2022: 7 (17%)

Fire, explosion



10

↑ **13%**

2022: 13 (9%)

Political risks and violence



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

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.



E Climate, environmental pollution, water use, biodiversity, etc.

S Child labor, health and safety, indigenous rights, etc.

G Controversial weapons, bribery, ethics, corruption, etc.



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

Our social approach is based on the belief that business can only thrive as part of an equitable society. In line with our purpose, We Secure Your Future, we aim to be the most trusted partner for protecting and growing our stakeholders' assets.



A fair and inclusive workplace



52 %

Women in the workforce (Core Business)



€719

Investment per employee in development and training

Societal impact



€42,82 mn

Corporate giving in 2022



57 mn

Emerging consumers reached with affordable microinsurance and microsavings solutions



79.0000 hours

Corporate volunteering by employees in 2022

Ways of Working (WOW)

These new ways of working aim to enhance employee engagement, productivity and innovation, resulting in simpler and prompter service offerings for our customers



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 global employee networks



Allianz Beyond

Network for employees with disabilities

Allianz Engage

Network focusing on the value different generations bring

Allianz GRACE

Global race & cultural ethnicity network

Allianz Pride

LGBTQ+ network

Allianz NEO

Network focusing on gender inclusion

Our group in numbers



> 100 mn

Customers¹



70+

Countries served



~155,000

Employees



€ 152.7bn

Total revenues



€ 1,635 bn

Total third-party assets
under management



€ 14.2 bn

Operating profit



20%

Increase in brand value from
€39 billion in 2022 to €46,7
billion in 2023



N°1

Insurance brand by Interbrand
Global Brand Rankings &
globally operating insurance
brands by BrandFinance

1: Including non-consolidated entities with Allianz customers. Data as of February 17 (release of the Annual Report 2022)

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 2022

Key figures 2022 (EUR)

152.7bn

Total revenues

14.2bn

Operating profit

6.7bn

Shareholders'
net income

11.40

Dividend per share

201%

Solvency II ratio

10.3%

Return on equity