



### **Allianz Protect**

Allianz Protect D&O Liability Insurance provides comprehensive cover for directors and officers of companies ranging from small, family-owned companies to Fortune 500 global conglomerates.

Allianz's expert underwriters can offer solutions tailored to:

- Commercial enterprises
- Financial Institutions
- For-profit and not-for-profit organizations
- Publicly listed, government-linked or privately held companies

The coverage features are tailored to the local legal regulatory environment according to the insured's needs.

- Advancement of defence costs
- Investigation cover
- Entity cover
- Global programs

Allianz covers directors worldwide from Australia to Zambia, and policies are available in a number of languages.



## The business environment is changing

Companies today are facing exposures from a broadening range of stakeholders. Regulators are strengthening enforcement efforts and tightening corporate governance requirements to raise the levels of board accountability. This has opened the doors to greater public scrutiny and emboldened an already active shareholder movement to take directors to task for perceived mismanagement, misinformation or alleged breaches of duty.

Companies moving to access fresh capital from international stock exchanges, coupled with the dynamic flow of foreign capital, have led to global investor demand for more transparency across national borders. As companies expand their operations worldwide, they become more susceptible to external legal challenges, even in territories where they may not be physically present, as a result of the "long arm" of the law.

## Your liability is growing

Directors and officers today need to manage an array of challenges in an increasingly fast-paced environment and must also be prepared for the emerging threats to their businesses. As more companies operate in a multinational commericial environment, in which their investors, trading partners or operations span multiple geographies, directors and officers often find themselves in the difficult position of balancing between commercial demands, regulatory compliance, governmental oversight, auditor's opinions, corporate governance best practices, critical investor awareness and employee expectations. The chances of one or more corporate stakeholders questioning the decisions or strategieis of directors and officers are almost inevitable. Therefore, prudent directors and officers are building partnerships with their D&O insurers to safeguard their personal assets.



#### What's at stake?

Directors and officers walk on a tightrole every day, making decisions involving complex transactions and based upon diverse and sometimes ambiguous information. Despite the best business judgment, qualifications and experience, directors and officers are still personally exposed to litigation that may allege a failure to perform their management role. This could ruin reputation, damage careers, result in endless court battles and mounting legal bills. Not only could this exhaust a company's assets, it could also drain a director's personal wealth.

#### **Allianz As Your Partner**

Allianz is a global insurer and we understand that multinational corporate clients need a wideranging network with clear governance and global procedures. We operate in over 70 countries aross the globe. Allianz's Global Programs for Directors and Officers help multinational companies to navigate the local landscape without undue concern over compliance with local tax and regulatory requirements as these companies expand globally.

## **Tailored Coverage**

A team of regional specialists and committed underwriters acting in the Global Financial Lines Network of the Allianz Group will tailor a comprehensive D&O program that is suitable for your company.

### **Personal Service**

A company may choose one single point of contact with Allianz. That contact point will be responsible for coordinating the entire Global Directors & Officers Insurance Program and managaing the relationship with the client.

## **Simple Claims Process**

In case of a claim, you can rely on the immediate support of our team of claim examiners with extensive technical and industry-related experience.

## **Long-term Partnership**

Allianz forms relationships over the long term. We build teams with clients and brokers based on commitment, stability and trust. Our strong financial position means we will be there for you in the future too. Wherever things go wrong. Wherever you do business.



## FOR MORE INFORMATION PLEASE CONTACT



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## **About Allianz Global Corporate & Specialty**

Allianz Global Corporate & Specialty (AGCS) is a leading global corporate insurance carrier and a key business unit of Allianz Group. We provide risk consultancy, Property-Casualty insurance solutions and alternative risk transfer for a wide spectrum of commercial, corporate and specialty risks across nine dedicated lines of business and six regional hubs.

# **Our Ratings**

AA A+
Standard & A.M. Best
Poor's

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