

MIDDLE MARKET

Allianz Multinational for mid-sized companies



**Your business may be ready to take on the world,
but is your Insurance program on board?**

International expansion has become an economic necessity, but for mid-market companies, the lack of familiarity with new markets provides far-reaching risk management challenges.

If you have business activities outside your domestic territory, an International Insurance Program (IIP) can deliver a comprehensive, consistent and compliant solution that covers all the main risks in a cost-effective way.

Consider these benefits (the 4C's):

Compliance

Across the globe, there are different admitted and non-admitted rules, insurance and tax law peculiarities. Penalties for violating local regulations can include unanticipated tax charges, fines, loss of business license or reputational damage. A global program ensures that policies and centrally provided services comply fully with local regulatory and tax considerations.

Control

An IIP brings insurance placement, risk management, and claims processes across all locations under centralized administration. This coordination provides transparency and oversight to ensure effective quality control.

Cost

Applying consistent standards to global risks brings about a better risk-retention/risk-transfer balance. Furthermore, the pooling of comprehensive risk information creates the opportunity for better underwriting review and greater pricing transparency.

Coverage

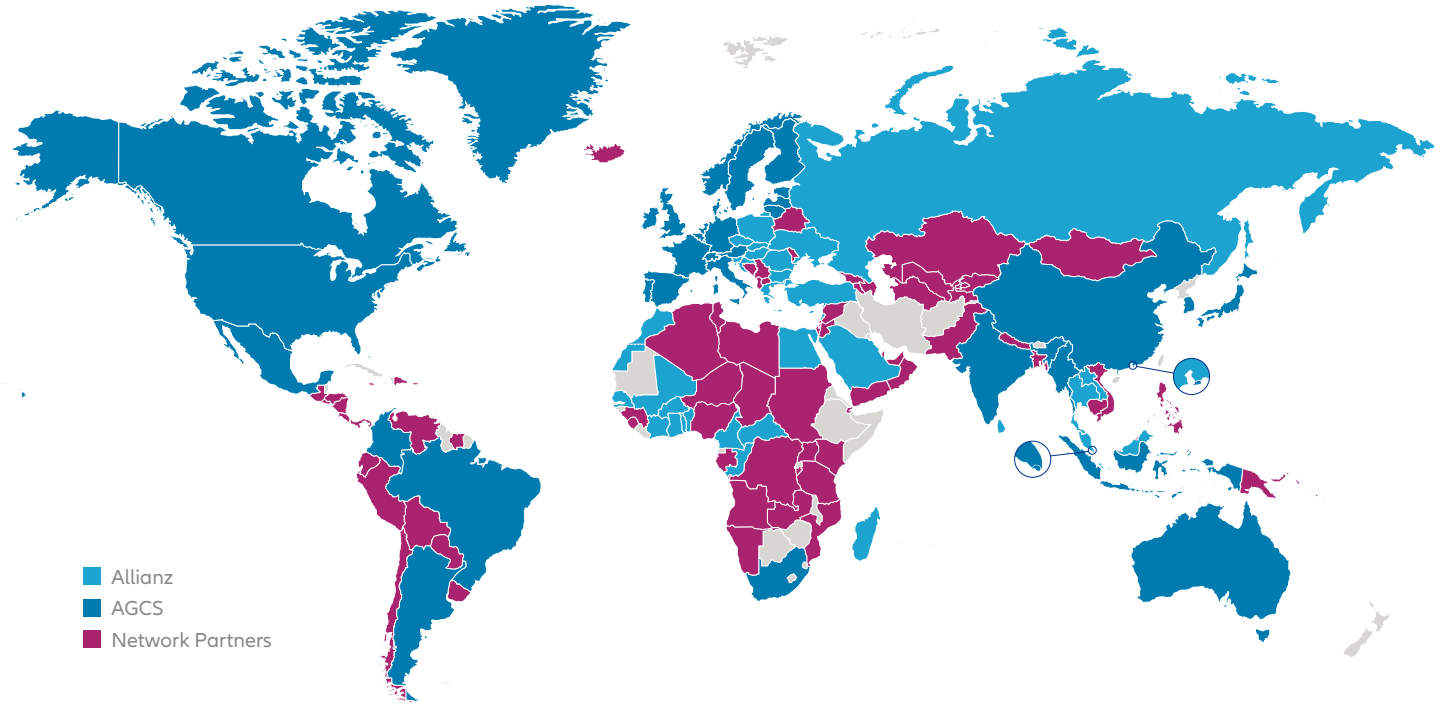
A piecemeal approach to insurance buying might mean having to accept second-best when it comes to coverage. But a structured program discussion ensures key risks are better identified, quantified, and that coverage is tailored to match. Plus, bringing together coverages across borders means fewer claims "headaches" when you need them least.

Standard & Poor's

AA

A.M. Best

A+



■ Allianz
■ AGCS
■ Network Partners

Products that fit your business

Exporter's Package: This broad multiline policy provides coverage for incidental foreign exposures, such as export sales, overseas travel and small business personal property values.

Global Ambassador®: We offer International Insurance Programs via this package policy designed for larger, more complex risks. It is ideally suited for customers who own real property or operations outside of the US and want the benefits of a Controlled Master Program. The Global Ambassador® policy acts as the master cover, providing difference in conditions and limits above the local policies issued, where permitted. Local admitted policies as part of the IIP are issued through the Allianz global network.

Why choose allianz for your global programs

With a combined Allianz and partner network in over 200 countries and territories, we understand the regulatory and fiscal framework in the locations where you operate. We drive solutions tailored to the unique needs of your international exposures, whether you work overseas once a year or every day, have multiple premises worldwide, or anywhere in between. Our local foreign policies can cover your property, employees, corporate vehicles and more. Ask your broker for more information.

DOWNLOAD THE
 AGCS - NORTH AMERICA
 APP TODAY



About Allianz

As an international financial services company, we offer our 92 million customers worldwide products and solutions in insurance and asset management. Allianz Global Corporate & Specialty is our dedicated brand for corporate, specialty and mid market risks and insures over half of the Fortune 500® companies.