

Alternative Risk Transfer

Bespoke Products to Help Clients Manage Risk

Benefits

- Price Stability
- Share in positive loss experience via return premiums
- Gain efficiency by taking a multi-year approach
- Fill gaps not catered for by traditional markets
- Protect against events that may result in a quarterly Earnings Per Share hit
- Leverage full suite of Allianz products

Offerings



Integrated/Structured Solutions

Programs designed for clients to manage market volatility, share in risk and benefit from risk financing or profit-sharing arrangements



Fronting Solutions

Global Fronting capability across 200+ countries on a multi-line and multi-year basis, if needed



Structured Captive Reinsurance

Flexible, structured reinsurance solutions offered with or without fronting programs



Integrated/ Structured Solutions

Funding Mechanisms: Pre-Fund

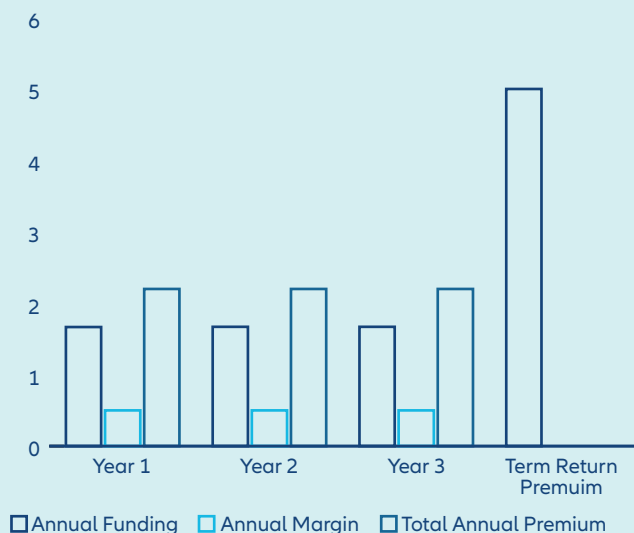
No Loss Pre-Fund Structure

Program Premiums	Year 1	Year 2	Year 3	3-year Totals
Sum of Annual Traditional Market Premium (\$5,000,000 limit)	\$2,000,000	\$2,000,000	\$2,000,000	\$6,000,000
Funding (F)	\$1,667,000	\$1,667,000	\$1,667,000	\$5,000,000
ART Margin (M)	\$500,000	\$500,000	\$500,000	\$1,500,000
Annual Premium (F+M)	\$2,167,000	\$2,167,000	\$2,167,000	\$6,500,000
Maximum returnable Premium (F)				\$5,000,000
Net Paid End of Term (M)				\$1,500,000

3 Year Deal Structure

- \$5,000,000 Per-Occurrence
- \$10,000,000 Annual Aggregate
- \$20,000,000 Term Aggregate

Pre-Fund Structure

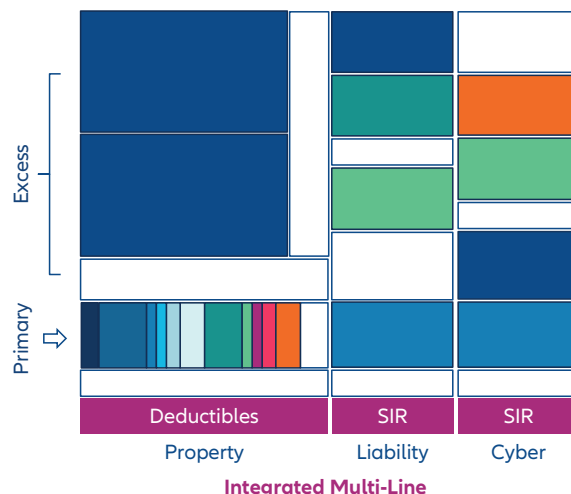


Structured Insurance

Address **gaps** in traditional cover through Second Loss, mono or multi-line solutions on a multi year basis while managing market volatility and benefiting from risk financing and/or profit-sharing arrangements.



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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.

