

FACT SHEET

# Middle Market Package: Multiline Coverage including Property



We seek multiline commercial business in our target areas with our package underwriting team, supported by dedicated Property Specialist underwriters and risk consultants.

## The Business We Write

Segments	Industries	Preferred Risk Characteristics
<ul style="list-style-type: none"> <li>- Ability to handle a broad range of accounts from single locations up to large schedules and TIV</li> <li>- Property premium from \$25K through \$1M+</li> <li>- Schedules up through 500+ locations</li> <li>- Single location insurable values up through \$600M for selected risks</li> <li>- Total Insurable Values from \$10M to over \$2B</li> <li>- Ground up, full limit, single carrier approach to capacity</li> <li>- Broad, comprehensive Property-Gard Pinnacle form</li> <li>- Targeting multiline package business, with some appetite for monoline property for selected risks</li> </ul>	<ul style="list-style-type: none"> <li>- Real estate</li> <li>- Commercial including office, retail, and industrial</li> <li>- Condominiums</li> <li>- Hospitality</li> <li>- Hotels</li> <li>- Restaurants</li> <li>- Resorts</li> <li>- Country/Athletic Clubs</li> <li>- Manufacturing and Wholesale of durable goods</li> <li>- Retail &amp; distribution</li> <li>- Healthcare (monoline property)</li> </ul>	<ul style="list-style-type: none"> <li>- Insured management dedicated to loss prevention and risk mitigation</li> <li>- Sprinklered properties designed for occupancy with appropriate supervision.</li> <li>- Adequately sprinklered properties with electronic supervision</li> <li>- Reliable water supply for manual fire fighting and any automatic protection systems present</li> <li>- Loss mitigating construction features built for current operations</li> <li>- Well maintained buildings with appropriate updates of critical building components</li> <li>- "Green" buildings: LEED certified, Energy Star labelled</li> <li>- Desire long-term working relationship with resources of Allianz Risk Consultant team.</li> </ul>

Standard & Poor's

**AA**

A.M. Best

**A+**

## Additional coverage available for package policies

- Crime (Employee Theft, Forgery/Alteration, Money/Securities)
- Equipment Breakdown
- Global coverage extension with admitted and non-admitted foreign capability
- Green Building Coverage and Commissioning Expense
- Industry specific endorsements with suites of coverages customized for Real Estate, Healthcare, Hospitality, Restaurants, and Recreation industries
- Inland Marine (transit, equipment floater, course of construction)
- Loss Avoidance coverage to help cover costs to reduce imminent losses
- Non-Conforming Building Loss
- Risk Improvement coverage to help implement recommendations post loss

## Where we are successful

Industry Segment	Key Coverage	Est. Premium
Commercial Real Estate	Comprehensive suite of coverages tailored for Real Estate Owners and Managers including: <ul style="list-style-type: none"> <li>- Lost Key</li> <li>- Emergency Vacating Expense</li> <li>- Newly Tenanted Property Additional Limits</li> <li>- Ordinance or Law including nonconforming building coverage</li> <li>- Green Building</li> <li>- Triple Net Lease</li> </ul>	Range \$25K-\$750K
Manufacturing & Wholesale	Comprehensive suite of coverages tailored for Manufacturers including: <ul style="list-style-type: none"> <li>- Dependent Property (Contributing, Recipient, or Manufacturing locations)</li> <li>- Prototype</li> <li>- Research &amp; Development</li> <li>- Personal Property of others</li> <li>- Installation</li> <li>- Loss avoidance or mitigation expenses</li> <li>- Flexible valuation options available for Machinery and Stock</li> <li>- International coverage on an admitted or non-admitted basis, including gap/wrap over foreign policies</li> </ul>	Range \$25K-\$500K
Hospitality	Custom endorsement including coverages tailored for Hospitality including: <ul style="list-style-type: none"> <li>- Guest Property</li> <li>- Customer Reimbursement</li> <li>- Off Premises Special Event Cancellation</li> </ul>	Range \$25K-\$500K
Condominium	<ul style="list-style-type: none"> <li>- Custom endorsement with policy definitions and conditions tailored for HOA's</li> <li>- Extended and Guaranteed Replacement Cost coverage to address uncertainty in rebuilding costs</li> </ul>	Range \$25K-\$300K

## Why Brokers and their Clients choose Allianz for Middle Market property

### Expert Middle Market Property Specialists

Our Middle Market underwriting teams have deep property expertise and experience, including dedicated Property Specialist underwriters and risk consultants to handle selected accounts.

### A Strong History

Allianz has a proven track record of reliability, security and service.

### Broad Property Appetite

We offer solutions for a broad range of industry segments and customers throughout the Middle Market insurance sector.

### Customized Solutions

Property-Gard Pinnacle is a market leading commercial property form with flexible limits and terms to enable tailoring for our mutual clients.

### Superior Claims Service

Our Claims & Risk Services teams help your clients identify risks and resolve claims quickly. Our large loss adjusters average over 20 years of industry experience.

### Additional Products and Services

- Aviation
- Energy & Construction
- Entertainment
- Financial Lines
- Liability
- Marine
- Multinational Solutions
- Programs
- Corporate Property

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### About Allianz

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