

We are
Allianz
Commercial

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 near past. Consistency and certainty have never been more valuable, but innovation and evolution are equally critical. That's why Allianz Commercial is committed to creating strategic, long-term partnerships with our customers to manage the fast-evolving risks of today and tomorrow, together.

Allianz Commercial, like your business (and those of your clients), is a global, multi-faceted organization that provides protection to a wide range of industries. We pride ourselves on knowing your business and the unique challenges of your industry, which then allows us to deliver bespoke solutions with the highest-quality service. We are expertly placed to support your needs through our dedicated, multi-disciplined, global team of experienced risk consultants, underwriters, claims and industry experts.

Best regards,

Christian Sandric
Regional Managing Director, Asia
Allianz Commercial

WHAT IS ALLIANZ COMMERCIAL ABOUT?

As of yesterday ...



As of July 24th, 2023 ...



All our commercial business now has **one face to market**, serving all our corporate customers, from mid-sized companies to the largest multinationals.

In a nutshell: **One go-to market approach**, globally coordinated & locally delivered

What changes?



One commercial strategy, globally coordinated, locally delivered



One face to the market under a new trade name, one global model, and one local lead



One coherent underwriting appetite and target portfolio, with a cross-segment growth approach

What remains?



Market delivery remains local, ensuring customer proximity



Legal entities and ratings remain unchanged



Full trading authority remains unchanged

Visit our new website: commercial.allianz.com

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.

Allianz 

Worldwide Olympic and
Paralympic Partner



Providing peace of mind through financial stability

Allianz Commercial Ratings

Allianz Global Corporate & Specialty company	Standard & Poor's	A.M. Best
Allianz Global Corporate & Specialty SE	AA Stable Outlook (June 2023)	A+ Stable Outlook (March 2023)
Allianz Global Risks US Insurance Company, Allianz Underwriting Insurance and Allianz Global Corporate & Specialty Marine Insurance Company	AA Stable Outlook (June 2023)	A+ Stable Outlook (March 2023)
Allianz Risk Transfer AG*	AA- Stable Outlook (June 2023)	A+ Stable Outlook (March 2023)
Allianz Fire & Marine Insurance (Japan) Ltd.	AA Stable Outlook (June 2023)	N/A
Allianz Global Corporate & Specialty Resseguros Brasil S.A.	N/A	A+ Stable Outlook (March 2023)
Allianz Global Corporate & Specialty South Africa Ltd.	BB+ Stable Outlook (June 2023) zaAAA (June 2023)	N/A

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

* S&P and A.M. Best ratings for ART AG and ART Bermuda.

All figures are related to Allianz Global Corporate & Specialty SE

With a targeted growth strategy and risk appetite

Levers for success



Playing the full market

New solutions for upper MidCorp & lower LargeCorp



Multinational

Enlarged foothold for Multinational MidCorp



Climate Solutions

Holistic proposition for climate solutions



Specialty

Expanded MidCorp speciality solutions



Portfolio Solutions

Growth in MGAs, facilities & programs

Why choose Allianz Commercial?



Market leading capacity to handle the largest risks



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



Network to service clients in 200+ countries and territories



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



Allianz Group is committed to decarbonize its insurance and investment portfolios by 2050 in close partnership with clients



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

Our Risk Appetite





Property at a glance

What you can expect from across Allianz Commercial

Claims experts: We are there when you need us most. Our Property team consists of experts that includes experienced field adjusters who will be on site to assist you when your business suffers a large loss. The Claims team is exceptionally experienced in adjusting business interruption losses with thousands of cases settled every year.

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 250+ 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.

Our focus

Manufacturing and/or Process Industries such as:

- Technology, Media and Telecoms
- Electronics and Consumer Goods Manufacturing
- Precision and General Metalworking, Machinery production
- Automobile and Parts manufacturing
- Plastic Injection Moulding
- Life Sciences, Pharmaceuticals and Cosmetics
- Fine Chemicals and Oleochemicals
- Beverages, food additives

Service Orientated Occupancies such as:

- Real Estate
- Hospitality & Leisure
- Transportation – Airports, Intracity Rail
- Accommodation & food service activities
- Arts, entertainment & recreation
- Professional & administrative services
- Commercial wholesale and retail – shopping malls, retail chains
- Public Sector & Education
- Elderly & social care
- Healthcare: Hospitals and medical services
- Airports, Transportation, Logistics & Storage

Coverage

- All Risks – property damage, business interruption (incl. contingent BI) and natural catastrophe

Capacity

Various, up to €300mn

Cautious (limited capacity and/or XOL participation)

- Primary Metal Processing – foundries, iron and steel mills, aluminum smelters
- Manufacturing: Pulp & Paper, Rubber & Plastics, Textiles, Wood Products, Leather & Tobacco
- Chemicals with explosive and flammable potential
- Logistics and distribution standalone
- Agriculture, forestry & fishing (incl. livestock/animal farms and crops)
- Cement, stone and minerals processing
- Food – Dairy, Grain, Meat and Seafood processing
- Waste management, disposal, recycling
- Coal-based companies – no appetite



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Terrorism & Political Violence at a glance

What you can expect from across Allianz Commercial

Claims experts: We are there when you need us most. Our team of global experts have 10+ years average claims adjusting experience and handle 125,000+ claims per year. Within the Claims team, Allianz Commercial has experience in business continuity planning and crisis management. Allianz Commercial 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.

Crisis Consultant: Allianz Commercial clients benefit from close cooperation with specialized crisis & risk consultants from Crisis24, which are part of one of the largest security providers in the world, Gardaworld.

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.

Our focus

- Commercial Real Estate, shopping malls
- Financial Institutions
- Manufacturing
- Construction/Engineering projects
- Power & Utilities
- Entertainment/Sport/Film
- Pharmaceuticals, Cosmetics and Chemicals
- Telecoms, Media and IT

Coverage

- Terrorism, sabotage, SRCC, rebellion, revolution, mutiny, insurgency, counter- insurgency, coup de état, civil war and war
- Terrorism liability (T3L)
- Terrorism event cancellation
- Active assailant
- Nuclear, chemical, biological & radiological terrorism

Restricted appetite

- Airports
- Rail operators/public transport
- Security companies
- Nuclear power plants
- Places of worship and religious buildings
- Government, military and police buildings
- Embassies and consulates
- Mining
- Countries/locations with ongoing political conflict

Capacity

Up to €100 mn

Up to €50 mn

Regional Contacts



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Financial Institutions at a glance

What you can expect from across Allianz Commercial

Claims experts: We are there when you need us most. Our team of global experts have 10+ years average claims adjusting experience and handle 125,000+ claims per year. Within the Claims team, Allianz Commercial has experience in business continuity planning and crisis management.

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 250+ 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.

Our focus

- Broad appetite across financial services with focus on banks, insurance companies and traditional asset managers
- Broad appetite for large accounts and middle market business
- Broad product offering, including Directors & Officers Liability and Employment Practices Liability Insurance, Professional Indemnity Insurance, Comprehensive Crime solutions and Investment Management Insurance

Coverage

- FID&O
- FIPI
- FICRIME
- EPL

Capacity

- Up to €25m
- Up to €25m
- Up to €25m
- Up to €25m

Cautious

- Investment banking E&O, stockbrokers
- Cryptocurrency – digital assets

Regional Contacts



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Commercial D&O at a glance

What you can expect from across Allianz Commercial

Claims experts: We are there when you need us most. Our team of global experts have 10+ years average claims adjusting experience and handle 125,000+ claims per year. Within the Claims team, Allianz Commercial has expert lawyers with extensive background in securities class action cases.

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 250+ 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.

Our focus

- Broad appetite for mid to large size companies
- Broad appetite across all industries for both private and public companies, with sufficient risk quality
- Broad appetite for both primary and excess business

Coverage

- Directors and Officers Liability including Securities Entity Cover
- Directors and Officers Liability Side A
- Public offering of securities Insurance
- Commercial Crime
- Employment Practice Liability Insurance

Capacity

Up to €25m

Cautious

- Oil and Gas
- Mining & Quarrying
- Blockchain Solutions

Restricted appetite

- Coal

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Cyber at a glance

What you can expect from across Allianz Commercial

Claims experts: We are there when you need us most. Our team of global experts have 10+ years average claims adjusting experience and handle 125,000+ claims per year. Within the Claims team, Allianz Commercial has value driving experience handling claims for many years with access to top tier partners for incident response and other immediate measures.

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 250+ 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.

Our focus

- Broad appetite across most industries, commercial and financial institutions with focus on per- account risk quality
- Broad appetite for both primary and excess business

Coverage

- Primary stand-alone cyber
- Excess cyber
- Technology PI
- Media PI

Capacity

- Up to €15m
- Up to €25m
- Up to €15m
- Up to €15m

Restricted appetite

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

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Professional Indemnity at a glance

What you can expect from across Allianz Commercial

Claims experts: We are there when you need us most. Our team of global experts have 10+ years average claims adjusting experience and handle 125,000+ claims per year. Within the Claims team, Allianz Commercial has expert lawyers with long standing experience in professional indemnity cases.

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.

This overview is for reference only. Allianz Commercial will consider every risk on its own merit. Capacity and Coverage offered to individual clients subject to hazard, Nat Cat exposure, grading, terms & conditions. Please contact the Allianz Commercial Asia team for more details.

Our focus

- Broad appetite for mid to large size companies with international subsidiaries
- Broad offering across all Professions
- Broad appetite for primary and excess business
- Ability to offer multi-product solutions in the Construction industry
- Single Project PI (SPPI) - Project, design and build (D&B), project coordination and management

Coverage

- Commercial PI (including accountants, architects, engineers, insurance brokers, solicitors, surveyors)
- Special projects PI

Capacity

- Up to €15m
- Up to €10m

Restricted appetite

- Large lawyers, construction and accountants' companies
- Valuers Surveyors
- Medical malpractice

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Marine Cargo at a glance

What you can expect from across Allianz Commercial

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. Allianz Commercial 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.

This overview is for reference only. Allianz Commercial will consider every risk on its own merit. Capacity and Coverage offered to individual clients subject to hazard, Nat Cat exposure, grading, terms & conditions. Please contact the Allianz Commercial Asia team for more details.

Our focus

- 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
- General cargo, containerized goods
- Marine, aviation and/or defense industry
- Industrial machinery/equipment
- Electronic goods with low/moderate risk of theft
- Textile apparel and footwear for general consumption and potential low/moderate risk of theft

Coverage

- International transit, domestic transit
- Stock through-put
- Project cargo, delay in start-up
- Tailored coverages with specialized wording linked to industry segments

Capacity

- US\$ 100 mn
- US\$ 100 mn
- US\$ 100 mn
- US\$ 150 mn

Cautious

- International car accounts
- Live animals
- Pharmaceutical and chemical industries
- Project Cargo
- Electronics and other goods at high risk of theft (tobacco, cosmetics/perfumery)
- Local/national transport of live animals
- International transport of cars, vehicles
- Large logistics operators/multinational parcel and distribution companies
- Captive retro business
- Recreational boats (maritime transport)
- Fine art (except as noted in "focus area") and species
- Hull container insurance

Regional Contacts



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Marine Hull at a glance

What you can expect from across Allianz Commercial

Underwriting experts: Dedicated Marine underwriters and service experts are located in London, Hamburg and Paris. From our three hubs we have the capabilities to service all marine clients worldwide. Our underwriters combine extensive Marine knowledge with a creative approach to risk to deliver imaginative, flexible solutions. Allianz Commercial leverages its worldwide presence and specific expertise in notable markets such as the US and China for Marine Hull and Liability.

Claims and recovery experts: We maintain one of the largest and most knowledgeable Marine claims teams in the industry. Our claims professionals have many years of hands-on expertise involving all types of claims.

Marine Risk Control: Our multidiscipline team of experienced master mariners and marine engineers provide technical expertise and proactive risk control solutions to ship owners and the Marine industry.

Our focus

- Hulls (H&M):
 - Blue Water Hull
 - Chemical / Product / Crude Oil Tankers
 - LNG / LPG / LNP Carriers
 - Offshore Supply / Support vessels
 - Bulkers
 - Container vessels
 - Cargo carriers
- Marine Liability (Including Marine Property)
 - General Marine Liability
 - Freight Forwarders, Road Haulier Operators, Ship Agents and Charterers
 - Port & Terminals including Marine Property
 - Ship Repairers' Liabilities) up to EUR 1.5mn limit of indemnity
 - Specialized binders and facilities (e.g. super yachts, brown water, etc.)
 - Railroad Rolling Stock
 - Material Rodante ferroviario
 - Recreational Boats for private use

Coverage

- Brown Water
- Pleasure Craft
- Builder's Risk
- Marine Liability (Including Marine Property)

Capacity

- US\$ 75 mn
- US\$ 75 mn
- US\$ 75 mn
- US\$ 75 mn

Cautious

- Marine Liabilities: Big size/multinational
- Builders' Risks
- Ship Repairers' Liability with indemnity limit > EUR 1.5mn
- Ocean Hull IV & LoH, War

Regional Contacts



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General Liability at a glance

What you can expect from across Allianz Commercial

Claims experts: We are there when you need us most. Within the claims team, Allianz Commercial has notable experience in the General Liability space.

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 250+ global risk consultants from a variety of 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.

Our focus

- Power & Utilities Provider
- Telecommunication Provider
- Onshore Energy Risks
- Renewable Energy Risks
- Construction Projects: Building and Industrial
- Commercial & Residential Real Estate
- Transportation and Warehousing
- Agriculture, Forestry and Fishing
- Accommodation and Catering
- Wholesale and Retail
- Financial and Insurance (office risk only)
- Manufacturing: Pharmaceutical, Medical and Chemical Products
- Manufacturing : Automotive Parts (Non-Safety Critical Parts)
- Manufacturing : Plastics and Rubber
- Manufacturing : Building Materials & Other Constructions Materials
- Manufacturing : Food & Beverage
- Manufacturing: All Others including Consumer Goods, Textiles, Clothing, Basic and Fabricated Metals, Electrical and Electronics, Machinery and Equipment

Coverage

- Tailor made Multinational Programs
- Primary and Excess Layer
- Comprehensive wordings as per market standard

Cautious

- Tires, Seatbelts, Brakes
- OEM End Vehicles, Autonomous Vehicles
- Electric Vehicles, Lithium Ion Batteries
- Rail Transport Risks
- Oil & Gas Sub-contractors risks

Capacity

Up to €100m, depending on trade and individual risks

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Environmental Liability at a glance

What you can expect from across Allianz Commercial

Claims experts: We are there when you need us most. Within the claims team, Allianz Commercial has notable experience in the Environmental Impact Liability space.

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 250+ global risk consultants from a variety of 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.

Our focus

Large accounts and Middle market business in the following:

Construction

- Owner / Contractor Controlled Insurance Programs
- Practice Programs
- General Contractors, Construction Management, Trade / Specialty Contractors
- Public Private Partnerships (P3projects)

Manufacturing

- General, Light Industrial, Assembly, Fabrication
- Automotive
- Pharmaceuticals
- Food and Beverages

Coverage

- Premises pollution (up to 5 years)
- Contractors pollution (Practice Policy : up to 3 years and Project Policy : up to 15 years – combined policy term & completed ops)

Energy

- Petrochemical and Chemical Manufacturing, Processing or Distribution
- Bulk / Distribution Terminals and Tank Farms
- Power Generation (non-coal combustion), Power Distribution

Real Estate

- Property Owner / Managers
- Public Entities, Public Utilities
- Retail, Commercial, Residential
- Education / Higher Ed
- Financial Institutions
- Private Equity
- Hospitality

Logistics / Wholesale

- Transportation, Storage and Distribution

Capacity

Up to €25m per risk, higher aggregate available

Regional Contacts



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Clinical Trials at a glance

What you can expect from across Allianz Commercial

Claims experts: We are there when you need us most. Allianz Commercial leverages our long-lasting experience in Clinical Trials claims handling.

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 250+ global risk consultants from a variety of 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.

Our focus

- Pharmaceutical & Medical device companies
- Hospitals or clinics
- Companies from the Cosmetic and Food Industry

Coverage

- Indemnity to the insured as “trial sponsor”, including pharmaceutical companies and contract research organizations
- Liability for injury to a trial participant for single-site trial or multi-centers trial
- Standard negligence based wording or No-fault based wording where required
- Coverage can be provided for the full length of the trial or annual basis where required
- Admitted policies in each territory in local language ensuring full compliance in all territories

Capacity

Up to €50 million, depending on risks and trial site

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Natural Resources at a glance

What you can expect from across Allianz Commercial

Claims experts: We are there when you need us most. Our team of global experts have 10+ years average claims adjusting experience and handle 125,000+ claims per year. We have the required licenses to support offshore and onshore claims adjusting to ensure the best service.

Dedicated risk engineers: With an average of nine years of experience in the energy industry and seven years at Allianz. At least 15 different languages are spoken fluently by our engineers – this diverse background, combined with a thorough understanding of the Energy industry, helps our engineers find innovative solutions to the risks you face.

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.

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Our focus

Offshore Energy

- Oil and Gas E&P assets*
- FPSOs
- Offshore wind

Onshore Energy

- Refining and petrochemical assets
- LNG processing
- Chemical fertilizer plants
- Combined cycle power plants
- Renewables
 - Wind
 - Solar PV
 - Hydrogen
 - Hydro power plant
 - Carbon capture
- Mining

Coverage

Offshore Energy

- Construction and Operational PD/BI/DSU

Onshore Energy

- Operational PD/BI

Cautious

- Thermal coal
- Open pit mining
- Underground mining
- Waste to energy
- Geothermal
- Solar thermal
- Stand-alone drilling and land-rigs

*From January 1, 2023, Allianz will no longer invest in and underwrite new single-site or stand-alone oil and selected gas risks, oil and gas activities related to the Arctic and the Antarctic as well as extra-heavy oil and ultra-deep sea risks. [More info on our website](#)

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Capacity

Up to €200m

Up to €200m



Construction at a glance

What you can expect from across Allianz Commercial

Claims experts: We are there when you need us most. Our team of global experts have 10+ years average claims adjusting experience and handle 125,000+ claims per year.

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

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.

Our focus

EAR/CAR - Course of Construction

- Annual Policies / Open Covers (Contractors, Owners / Principals)
- Civil Engineering projects
- Buildings
- Manufacturing Plants (all industries)
- Oil & Gas (excluding Oil Sands)
- Mine Development (excluding thermal coal)
- Utilities
- Conventional Power (excluding coal)
- Renewable Energy (Onshore Wind, PV, Hydrogen)

Coverage

EAR/CAR - Course of Construction

- Single Projects, Annual Policies/Open Covers including TPL, CPE, DSU

Capacity

Up to €200m

Up to €200m

CECR / Operational Infrastructures (combined with CAR)

Cautious Coverages

- High Nat Cat areas (single risks and accumulation with open covers)
- High DSU exposures
- Unproven technologies

Occupancies

- Waste to Energy
- Biomass
- Underground mine development
- Timber / Wood frame construction
- Geothermal Power Plants

Regional Contacts



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Entertainment at a glance

What you can expect from across Allianz Commercial

Claims experts: We are there when you need us most. Our team of global experts across Allianz Commercial have 10+ years average claims adjusting experience and handle 125,000+ claims per year.

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

Dedicated risk engineers: Combining industry-knowledge with an average of 10 years of experience, our 250+ 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.

This overview is for reference only. Allianz Commercial will consider every risk on its own merit. Capacity and Coverage offered to individual clients subject to hazard, Nat Cat exposure, grading, terms & conditions. Please contact the Allianz Commercial Asia team for more details.

Our focus

- Advertising Wrap-up/ DICE Insurance Programs
- Motion Picture / TV Programs
- Media Equipment
- Sports/Events Liability
- Theatrical and Global Conferences & Exhibition Programs

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

Excluded

Communicable Disease, Cyber

Regional Contacts



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Alternative Risk Transfer at a glance

What you can expect from across Allianz Commercial

Claims experts: We are there when you need us most. Our team of global experts have 10+ years average claims adjusting experience and handle 125,000+ claims per year.

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

Alternative Risk Transfer: Companies may be able to manage exposures more effectively across multiple lines on a multi-year basis than with the traditional approach of buying individual covers line-by-line each year, probably even more so in a hardening insurance market environment. ART works with a variety of tools and techniques to create bespoke solutions that fit the unique requirements of clients and thus can create truly innovative solutions even for the most complex risk landscape.

This overview is for reference only. Allianz Commercial will consider every risk on its own merit. Capacity and Coverage offered to individual clients subject to hazard, Nat Cat exposure, grading, terms & conditions. Please contact the Allianz Commercial Asia team for more details.

Our focus

Structured multi-year/multi-line solutions

- Address gaps caused by non-availability of traditional cover, e.g., Commercial Auto, Property, D&O
- Often contain elements of risk financing/profit sharing, for clients who want to retain risk, but still need to manage volatility
- Bespoke solutions that manage risk in an integrated way across lines and years
- Long term arrangements, but able to adapt as needs change

Captive Solutions

- Multi-line and multi-year global fronting as a stand-alone service
- Structured per event and aggregate excess of loss captive reinsurance

Virtual Captive Solutions

- Insurance framework designed to create the economic benefits of a captive, when an actual captive is not a viable option

Coverage

- Broad range of P&C lines of business or a combination thereof: from annual single line captive stop loss through to multi-line, multi-year insurance and reinsurance solutions
- Can include both traditional and non-traditional elements, including parametric triggers
- Global Fronting capability expands across 200+ countries and on a multi-line and multi-year basis, if needed
- Transactions up to 5 years tenure
- Capacity typically €25mn per occurrence, €50mn per annum (or equivalent in other currency), but can be lower or higher depending on structure
- Risk Financing structures work best where traditional RoL > 10% and/or when the cost of combined average claims in the long term is significantly lower than the equivalent external premium spend

Restricted

- Reinsurance for insurance companies
- Financial risks coverage; e.g. mortgage portfolios, capital relief
- Unmitigated credit risks
- Life insurance
- Business and systematic risks

Regional Contacts



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We are here
for you

At Allianz Commercial we
work together.

For your success, preparing
you for what's ahead.

Providing *advanced product* solutions
grounded in *global industry experience and
local market expertise* and leveraging our
solid, enduring relationships, you'll be
ready for the challenges to come



To deliver **key benefits** for our clients & brokers



- ✓ **One commercial lead** per region to represent the business, simplifying your experience
- ✓ Clarity in our approach and offering will drive **efficiency, time to market and execution speed**
- ✓ **Commercial experts** focused on trading, underwriting, and customer delivery bundling expertise
- ✓ **Simplified access** through coordinated distribution, client management teams and empowered underwriting
- ✓ **Consistent global underwriting appetite and approach** with market-leading solutions across the full spectrum of traditional and alternative risks transfer solutions
- ✓ **Specialty and wholesale business** delivered with **one global approach** via hubs for large and complex risks
- ✓ **Playing the full market** from national mid-sized companies to the largest multinationals with a comprehensive and dynamic range of solutions

Our Claims Approach

Expertise | Solutions | Partnership

Understanding Your Needs

At Allianz Commercial, 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

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 (Corporate)

- Claims Scenario Testing
- Regular stewardship and review meetings
- Claims insights and trend updates





Capabilities

As an international lead insurer, our worldwide team of Claims handlers and Global Practice Groups offering specific industry & Claims expertise are there to drive preferable outcomes for our customers.

- Allianz Commercial Claims handlers over 40 countries and network partnerships in other locations allow us to service clients in more than 200 countries and territories
- 11 regional teams ensure proximity and local expertise



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 Allianz Commercial



Value adding services (corporate)

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.

- Claims insights and trend updates



Client feedback on the Allianz Commercial Claims experience

"Allianz Commercial offers a market leading Claims service."

"Very professional company – serious, agile, flexible, and quick in their responses."

"There is never any ambiguity with Allianz Commercial. This enables really fast Claims support."

"Allianz Commercial have been cooperative with major loss Claims in agreeing various commercial settlements to close out matters and achieving client satisfaction."

"Allianz Commercial 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."

"Allianz Commercial 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 Allianz Commercial 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 Allianz Commercial 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."

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 Allianz Commercial 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.

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.



Industry growth plans

Segments: Universal Banks, Insurers, Traditional Asset Managers & Private Equity

Key LoB's: Liability, Property, Financial Lines, ART

Segments: Semi-conductor, Hi-Tech, Software & IT Services, Telecom network operations, Media (digital media, digital broadcasting)

Key LoB's: Liability, Property, Financial Lines, Entertainment

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

Key LoB's: Natural Resources & Construction, Liability, Marine

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.

2,800+
Global Programs

9,500+
Multinational
Claims handled
annually

21,000+
Local policies

€4bn+
Annual
multinational
premium



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 Risk Consulting

Unique Expertise | Innovative Solutions | Progressive Partnerships

At Allianz Commercial (Allianz Commercial), 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



Natural Resources & 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



Cyber

The Cyber Risk Consulting team is responsible for providing cyber-related exposure analysis, identification of potential cyber threats, attack vectors and vulnerabilities, and risk improvement consultancy services to corporate clients. Our team members are domain experts previously from the cyber security industry.

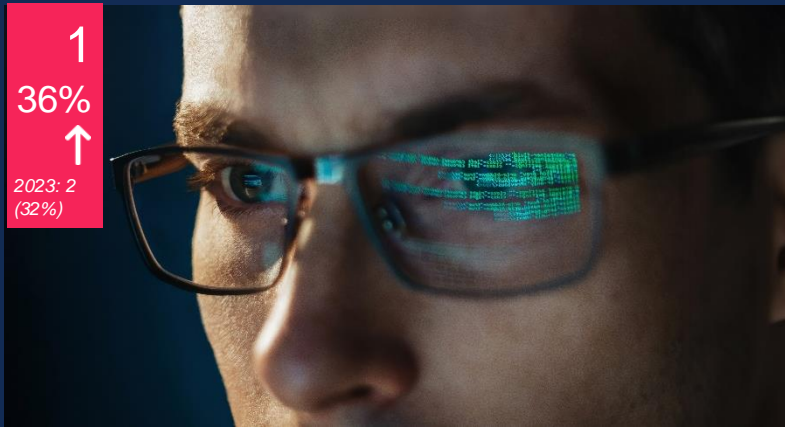
Expertise include:

- Cyber Account Risk Assessment - account analysis and risk modelling
- Cyber 360° risk assessment focused on data privacy and cyber business interruption to improve risk quality and loss mitigation
- Identification of risk reduction measures for information and operational technology infrastructures
- Industry-specific, complex, high risk, high value, unusual cyber exposures identification and expertise development backed by knowledge-based insights



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.



Cyber incidents

(e.g., cyber crime, IT network and service disruptions, malware / ransomware, data breaches, fines, and penalties)

The most important business risks in 2024: Asia

Source: Allianz Commercial

Figures represent how often a risk was selected as a percentage of all responses for Asia.

Figures don't add up to 100% as up to three risks could be selected

NEW: New entry in the top 10 risks



Business interruption
(incl. supply chain disruption)



Natural catastrophes
(e.g., storm, flood, earthquake, wildfire, extreme weather events)



Fire, explosion



Climate change
(e.g., physical, operational, and financial risks as a result of global warming)



Changes in legislation and regulation
(e.g., tariffs, economic sanctions, protectionism, Euro-zone disintegration)



Market developments
(e.g., intensified competition / new entrants, M&A, market stagnation, market fluctuation)



Macroeconomic developments
(e.g., inflation, deflation, monetary policies, austerity programs)



Political risks and violence
(e.g., political instability, war, terrorism, coup d'état, civil commotion, strikes, riots, looting)



New technologies
(e.g., risk impact of artificial intelligence, connected / autonomous vehicles, lithium-ion batteries, electric vehicles, Metaverse)

Thank
you