

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



Standard & Poor's

AA

A.M. Best

A+

Integrated/Structured Solutions

Funding Mechanisms: Pre-Fund

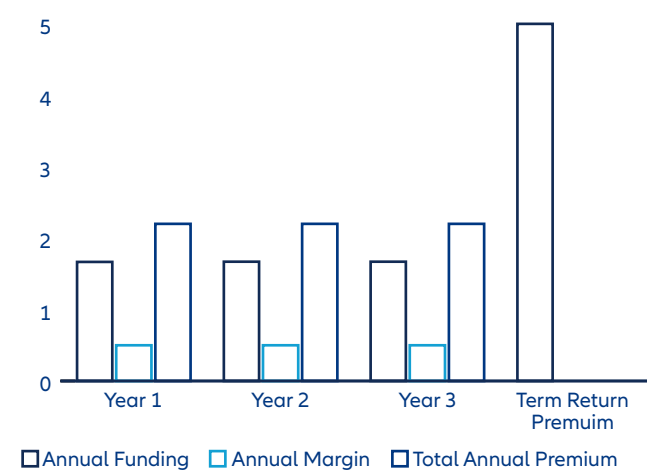
No loss pre-fund structure

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



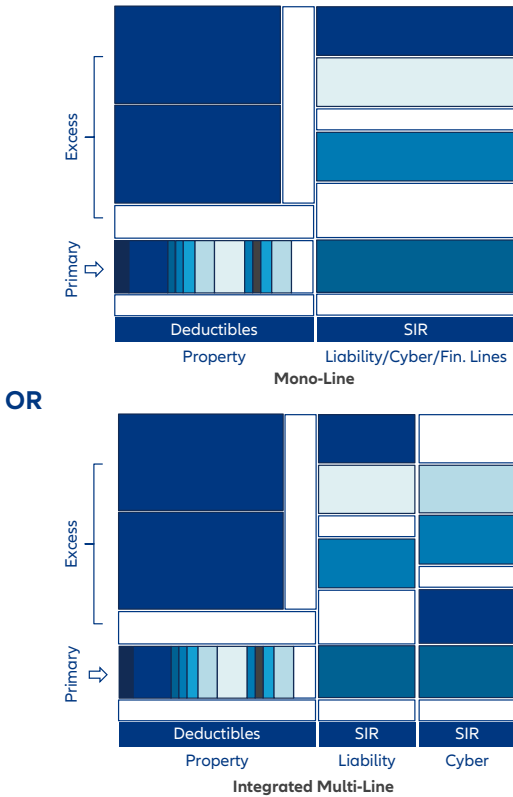
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Structured Insurance

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.



About Allianz

Allianz Commercial is the Allianz center of expertise and global carrier for insuring mid-sized businesses, large enterprises and specialist risks. Powered by the people, financial strength, and network of the world's leading insurance brand, we help our customers prepare for what's ahead.