



## ALTERNATIVE RISK TRANSFER

# The ART of Captives

Risk managers face a number of challenges in today's Captive market, from Solvency II regulations to ensuring that their risk financing and reinsurance strategy can absorb an array of risks.

Through our Alternative Risk Transfer (ART) line of business, we work closely with our clients and brokers to create tailored fronting solutions to meet these challenges in a manner fully compliant with local regulations, whilst delivering contract certainty.

ART Captive Fronting draws on our considerable experience in insurance program design and management to deliver a range of global fronting solutions. From coordinated stand-alone local placements to fully integrated International Insurance Programs, we adopt a modular approach to program design to ensure our captive clients are fully covered wherever their business takes them. Our extensive global network comprising Allianz offices and carefully selected partners offers a wealth of underwriting, risk management, policy servicing and claims expertise in more than 200 countries and territories. Together we deliver maximum peace of mind in the most flexible, cost effective and efficient way – and global service excellence backed by the established strength and stability of the Allianz Group.

### Services

- ART Captive fronting programs are designed and customized based on client's needs with respect to geography and insurance covers.
- Compliant, tailor-made wordings deliver appropriate control of the type and level of risks covered.
- Customized business intelligence solutions, including analytics and reporting components, are included to maintain transparency and oversight of the fronting program.

### Benefits

- We help clients manage and control all desired lines and countries in their captive while also improving transparency, control, cash flow management, and capital efficiency.
- Full-service, highly customized assistance and co-creation, coupled with proactive support.

Standard & Poor's

AA

A.M. Best

A+

- Allianz global franchise combined with our network partners, provides one of the largest global networks.
- The solution can be constructed on a multi-line multi-year basis with extension options and continuous adjustments to help the client achieve stability and facilitate planning of their insurance program.
- The client benefits from a single point of contact within ART who manages an experienced team dedicated to their account, resulting in significant improvements to operational efficiency.
- Cross Class program aggregation
- Flexible collateral options
- Increased claims cooperation capabilities

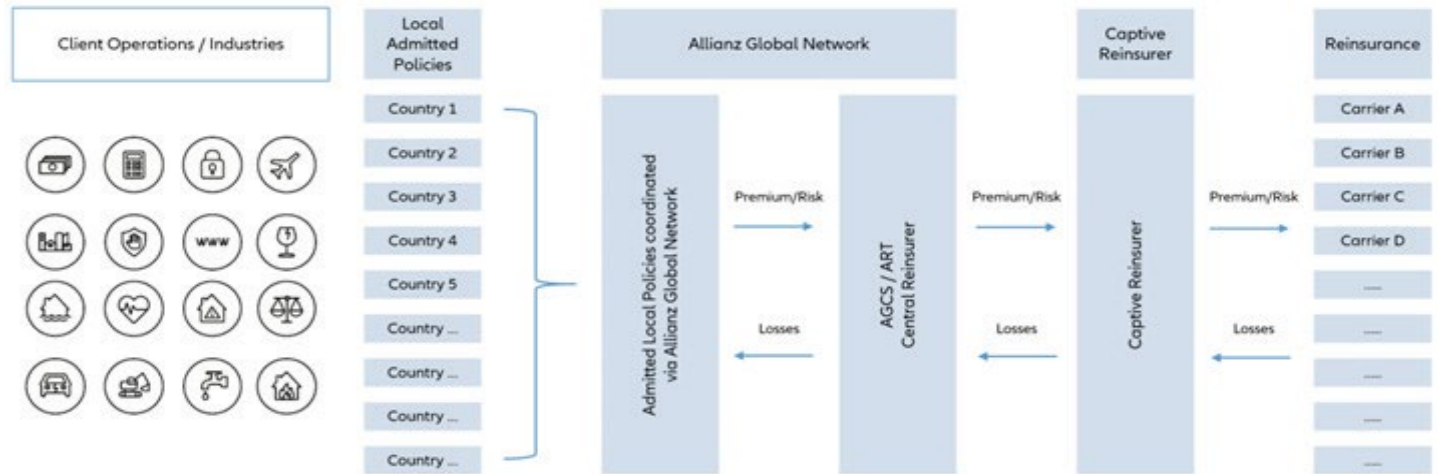
### Additional services

Additionally, our captive fronting services can be adapted and expanded to include:

- Multi-year and multi-line structured reinsurance to balance preferred risk retention and risk transfer.
- Expert services from Allianz Commercial combined into tailored solutions (including risk consulting, NatCat analytics, etc.).

### Captive fronting look and feel

Bespoke fronting solutions for large corporate clients who consolidate their risks into a captive. Globally compliant program design with local policy issuance in each country, centralized and coordinated reinsurance via Allianz Global Network to your captive reinsurer, providing greater control and efficiency.



### 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.

For more information please contact:  
[az.commercial.marketing@allianz.com](mailto:az.commercial.marketing@allianz.com)

### Our expertise

We have a highly experienced team dedicated to captive fronting – with an average staff experience of more than 15 years.

### Added value of ART and Allianz Commercial

- Sophisticated underwriting and product expertise with proven track record of customized fronting programs
- We offer captive fronting services, not tied to the provision of insurance capacity
- ART builds upon Allianz's worldwide network for local fronting, thereby ensuring financial stability and effective coordination

### Pillars of success

- Customized solutions
- Large network with strong controls
- Long-term commitment
- Focus on service
- Global experienced team

DOWNLOAD THE  
 ALLIANZ COMMERCIAL -  
 NORTH AMERICA APP

