

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

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

Standard & Poor's

AA

A.M. Best

A+

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

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.

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