

ALLIANZ COMMERCIAL

Total construction solutions

Allianz has the expertise, products, and services to deliver solutions to the needs of construction clients in the United States and around the world.

Global Strategy. Local Solutions

Why Allianz Commercial

By balancing our expertise in emerging and unique exposures with traditional risks, we're able to provide bespoke, flexible policies that meet changing needs of the construction industry across all lines of businesses.







One of the world's leading insurer of risks

The depth and breadth of capabilities to address your construction insurance industry needs.

*Financial ratings: AA by Standard & Poor's and A+ by A.M. Best

Industry leading capacity

A market-leading capacity positions Allianz to lead the largest domestic and international projects. Endto-end coverage offers the ability to provide a policy term from initial construction through to the operational phase.

Expert Risk Consulting

Our multi-disciplined team of Engineers and Risk Consultants provide technical expertise and risk management solutions across a wide range of commercial and industrial operations.

Highly-experienced underwriters

Allianz professionals with the knowledge and skill to find flexible solutions to the challenges brokers and their clients face. Allianz underwriters are able to deploy significant capacity on a global scale.







Claims: industry leading expertise, recovery services

We field a highly, experienced engineering claims team with an established reputation for responsive claims handling on a worldwide basis and a global network of contacts with local support.

Alternative Risk Solutions (ART)

We offer tailor-made solutions for unique challenges that can be customized down to the finest detail, at times, without the need for traditional business insurance.

Global Industry Solutions

We support the Construction industry with tailored solutions across all Allianz offerings. From a standalone cover for a single risk to the largest multilocation international programs, Allianz Commercial provides exemplary service and insight. Our teams are located around the world, combining local service with global reach.

Total Construction Solutions

Strategy / Capability

Builder's Risk		Contractor's Equipment	Liability	
Large construction	Inland Marine	Inland Marine	Excess	Environmental
TIV > \$100M USD \$350M Probable Maximum Loss (PML) All Classes, all types (CAR & EAR) Focus on Manufacturing and Infrastructure projects Lead/Follow Quota-Share Single Project, Phased Projects and Master Builders Risk Programs	TIV < \$125M USD Proprietary Builder's risk coverage form Renovation/Rehabs Flexible reporting & premium adjustment options 100% of Risk	Scheduled, Annual Adjustment Capacity to write tougher classes of business (i.e. Cranes) Logger's Property Damage Liability Coverage available National Equipment Registry Deductible Waiver available NER discount for Allianz Policy Holders	Up to \$25M Limits Admitted Follow Form Coverage \$10M Minimum Attachment point Practice Policies (Revenue >\$200M) Wrap-up and Project Policies (any Construction Value)	CM or Occ Forms Available Contractors Pollution Liability Practice Policy \$25M Each Incident Up to 3 Yrs Contractors Pollution Liability Project Policy Project Specific, OCIP, CCIP or Owners Protective \$25M Each Incident Up to 15 Years inclusive of comp ops Up to 84 month term PLL with a project CPL Environmental Protect Infrastructure (CAN Only) PLL and CPL combined form \$25M Each Incident Site pollution overage within the EP Infrastructure or separately with a project CPL may be available up to an 84 month term

Focus / Appetite

Builder's Risk		Contractor's Equipment	Liability	
Large construction	Inland Marine	Inland Marine	Excess	Environmental
CAR/EAR/Civil Construction All Classes/types Projects include: Industrial Infrastructure / Heavy Civils Roads and Bridges Power & Utilities including Renewable Energy Transmission Lines Pipelines Stadiums Data Centers Mining Building Construction	Real estate developers Contractors and subcontractors Property owners Renovations & Rehabilitation - limited Related Property (Building, BPP, BI) New construction	Street & Road Paving Excavating & Land Clearing General & Commercial Contractors Equipment Rental or Dealers Related Property (Building, BPP, BI)	Segments; Commercial and Industrial General Contractors Heavy Civil Contractors Trade Contractors Appetite Preferred: Commercial and Industrial Building Architects & Engineers Excluding Professional Large Scale Projects with Highly Skilled Labor Trades Interior Building / Fit-Out Drywall Electrical Finish Carpentry Concrete Site Prep / Excavation / Grading HVAC / Plumbing Water / Sewer Limited: Street & Road Bridge, Tunnel and Dam Residential – Commercial Grade Apartments "for-rent" outside of High Hazard Construction Defect States Fireproofing / Waterproofing Restricted: Environmental / Abatement / Remediation Airport Runway EIFS / Stucco Wood Frame Roofers "for sale" Residential Any other Residential inside High Hazard Construction Defect States Railroad Demolition	Practice: Commercial and Industrial General Contracts Civil Contractors Street & Road Contractors Environmental/Abatement/ Remediation Contractors Projects Retail & Commercial Manufacturing Facilities Chemical Facilities Educational Institutions (All levels) Healthcare Public Entity Mixed Use and Residential Sports and Recreational Sacred Spaces Street & Road Energy and Green Energy Data Centers Existing Structure Buildouts Civil Infrastructure

Contact us

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Scan to learn more about our Total Construction Solutions

Standard & Poor's



A.M. Best



Allianz Global Risks US Insurance Company Standard & Poor AA (6/26/23) and A.M. Best A+ (3/8/23)

For more information please contact: az.commercial.marketing@allianz.com

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