

Alternative Risk Transfer

The ART of Captives

Dynamic risks coupled with capacity shortages are driving an increasingly hard market with rising premiums, leaving companies struggling to insure risks at acceptable terms. In this environment, risk-retention models are becoming more important, with Captive solutions being an obvious option.

Allianz Commercial takes a unique, partnership approach to delivering Captive solutions.

Through Alternative Risk Transfer (ART), we work closely with clients and brokers to create tailored unbundled fronting solutions.

From coordinated standalone 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.

Together, we deliver global service excellence, contract certainty and peace of mind in the most flexible, cost effective and efficient way – backed by the established strength and stability of the Allianz Group.

How is Allianz Commercial's Global Captive Fronting via ART different?

Through ART, we ensure that the right experts provide the right offering for you.

Multi-line, multi-year Captive fronted programs

A structure uniquely offered by Allianz Commercial. A different, dynamic option, which can be coupled with structured reinsurance. Ability to issue a single policy for multiple lines where legally permitted.

Flexible Claims control options

Flexibility in tailoring claims handling approach on programs, with the option of claims control through an approved Third-Party Claims Administrator with Allianz oversight.

The Largest owned network

As part of Allianz Group, Allianz Commercial can issue multi-line, multi-year policies in more than 200 countries – the largest global franchise and owned operations of companies globally, underpinned by dynamic, effective multinational network management structures.

Cashflow guarantees

We provide premium payment timeline guarantees.

Dedicated and standalone Captive Solutions team

To ensure we have a coordinated, consistent response and service value proposition around captive fronting globally, regardless of region.

Dedicated unbundled fronting

Our global captive fronting team specializes in unbundled fronting program design and execution.

Optional structured reinsurance behind Captives

Beyond structured fronting we can provide structured reinsurance behind the captive through Allianz ART.

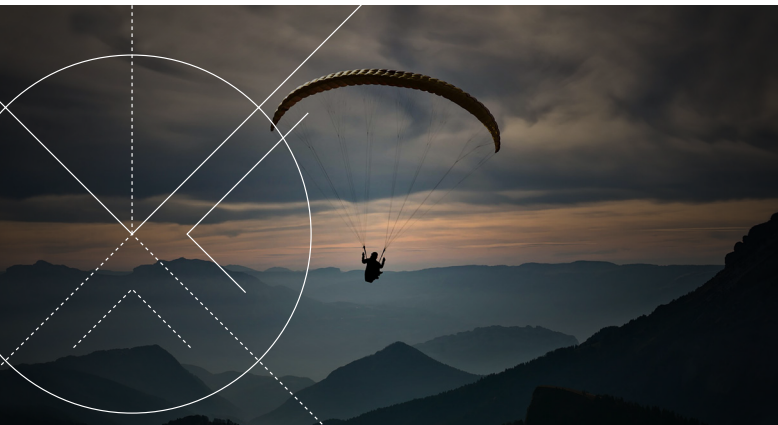
Business intelligence solutions and online portal

Including analytics and reporting components, are included to maintain transparency and oversight of the fronting program. Direct access to real time program data is provided through our online client portal.

Financial strength

Standard & Poor's
AA

A.M. Best
A+



ALLIANZ COMMERCIAL

Pushing boundaries

At Allianz Commercial, we strive to go the extra mile with Captives.

From being the only provider of multi-line, multi-year Captive fronted programs to delivering uniquely flexible claims controls, unbundled fronting solutions and structured reinsurance behind Captives, our aim is to continually push boundaries to provide innovative fronting programs in support our clients changing risk landscape.

In working with Allianz Commercial, you can expect:

- **Support in designing, managing, and reinsuring all desired lines to a Captive** while improving transparency, control, cash flow management, and capital efficiency.
- **Fronting on any line of business** that Allianz has the local license capabilities to issue.
- **Unrivalled complex global unbundled fronting experience**, with an average staff experience of more than 15 years.
- **Client choice of location for ART relationship** (US, UK, Europe, Switzerland, Rest of World).
- **A single point of contact** who manages an experienced Allianz team dedicated to each captive program.

For more information please contact:

Europe



Salil Bhalla

Manager, Global Captive Fronting
salil.bhalla@allianz.com
M +34 660 999 643



Stuart Hayes

Manager, Global Captive Fronting
stuart.hayes@allianz.com
M +44 7500 342 822

North America



Ross Connell

Manager, Global Captive Fronting
ross.connell@agcs.allianz.com
M +1 (786) 626 7678



Nick Troxell

Manager, Global Captive Fronting
nick.troxell@agcs.allianz.com
M +1 (503) 860 2726



About Allianz

As an international financial services company, we offer our 86 million customers worldwide products and solutions in insurance and asset management.

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.