

Allianz 

ALLIANZ COMMERCIAL, LATIN AMERICA

Ready[®] for more

Appetite Guide

COMMERCIAL.ALLIANZ.COM

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About Allianz Commercial

Allianz Commercial is the center of expertise and global line of Allianz Group for insuring large and medium enterprises and specialist risks.

Powered by employees, financial strength, and network of the world’s #1 insurance brand, as ranked by Interbrand, we work together to help our customers prepare for what’s ahead: They trust us to provide a wide range of traditional and alternative risk transfer solutions, outstanding risk consulting and Multinational services, as well as seamless claims handling.

The trade name Allianz Commercial brings together the large corporate insurance business of Allianz Global Corporate & Specialty (AGCS) and the commercial insurance business of national Allianz Property & Casualty entities. We are present in over 200 countries and territories either through our own teams or the Allianz Group network and partners.

In 2024, the integrated business of Allianz Commercial generated more than €16 billion gross premium globally.

 <p>Property & Casualty insurance</p> <p>From cyber and D&O to environmental liability, we help our clients with coverage that is tailored to their specific needs.</p>	 <p>Specialty insurance solutions</p> <p>We offer solutions for risks in the Natural Resources, Construction, Marine, Aviation and Cyber sector.</p>	 <p>Alternative Risk Transfer</p> <p>We develop innovative, customized insurance, reinsurance and other non-traditional risk management solutions.</p>	 <p>Risk consulting services</p> <p>We provide a wide range of risk consulting services to help your company manage, prevent, and reduce risk, whatever your industry.</p>	 <p>Multinational Solutions</p> <p>Effective management of global risks is our core business. We offer an end-to-end, customized service for cross-border exposures including risk transfer and captive solutions.</p>
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<p>Standard & Poor’s</p> <p>AA</p> <p>A.M. Best</p> <p>A+</p> <p>Best Global Insurance Brand for 6 years in a row</p> 	<p>Allianz brand</p> <ul style="list-style-type: none"> • One of the world’s leading insurers with over 156,000 employees including over 7,500 employees at Allianz Commercial worldwide from over 80 nationalities in more than 40 countries • Management of more than 4,000 global programs, which cover more than 21,000 local policies • The choice of thousands of businesses and the majority of Global Fortune 500 companies • World’s #1 Insurance brand according to Interbrand Best Global Brands • 135-year history of delivering exceptional insurance products and services to businesses around the world • Third highest score in the industry on the Dow Jones Sustainability Index • Recognized as Great Place to Work™
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Allianz Risk Consulting



Solutions

Property

Actively Growing

Service Orientated Occupancies such as:

- Financial & Professional Services
- Real Estate
- TelCom, Media and Data Centers
- Hospitality & Leisure
- Retail Trade
- Airports
- Healthcare

Manufacturing/Process Industries such as:

- Manufacturing and Metalworking
- General and Precision Engineering
- Electrical equipment assembly
- Defense Contractors
- Life Sciences and Cosmetics
- Beverages

Coverage

- All Risks and Natural Catastrophe Property Damage and Business Interruption
- Mid-Corporate available stand alone or packaged
- Political violence and Terrorism

Capacity

- Up to \$300M

No Appetite

- Waste disposal/recycling
- Agriculture and forestry (incl. livestock/ animal farms and growing/standing crops)
- Coal-based companies
- Food processing of meat products

PVT

- Airports and Aerospace
- Rail Operators/Public Transport
- Security Companies
- Nuclear Power Plants & Mining
- Religious buildings/Places of worship
- Governmental, Military and Police buildings
- Embassies and Consulates



SOLUTIONS

Construction

Actively Growing

Single Project Policies

- Infrastructure / Civil Engineering
- Commercial Building developments
- Industrial Manufacturing Plants
- Oil & Gas (excluding Oil Sands)
- Mine Development (excluding coal)
- Power & Utilities (excluding coal)
- Renewable Energy (Onshore Wind and Solar, Hydrogen)

CECR

- Civil Engineering structures
- EAR/CAR - Course of Construction

Annual Policies

- Open Covers for Contractors, Owners & Developers.
- Commercial IDI

Coverage

- EAR/CAR - Course of Construction
 - Single Projects, Annual Policies/ Open Covers including TPL, CPE, DSU
- CECR / Operational Infrastructures (combined with CAR)
- Inherent Defect Insurance (combined with CAR)

Capacity

- Up to \$200M
- Up to \$25M

Limited Appetite

Coverages

- High Nat Cat areas (single risks and accumulation with open covers)
- High DSU exposures
- Unproven technologies

Occupancies

- Biomass
- Hydro Power
- Timber / Wood frame construction
- Underground mine development
- Waste to Energy

No Appetite

EAR/CAR - Course of Construction

- Coal
- Geothermal Power Plants
- Oil Sands
- Solar Thermal Power Plants
- Oil & Gas Pipelines

IDI

- Residential IDI



SOLUTIONS

Marine

Actively Growing

Cargo

- Multinational and Captive Programmes
- Appetite for risks in a wide range of industries with a focus on risk managed accounts (e.g. manufacturers, importers/exporters and traders)
- Stock throughput policies and transit programmes
- Project Cargo incl. Delay in Start-Up

Inland*

- CS, Transportation, Prop, All Other

Hull & Liability*

- Blue Water Hull: Chemical / Product / Crude Oil Tankers, LNG / LPG / LNP Carriers, Offshore Supply / Support vessels, Bulkers, Container vessels, Cargo carriers
- Brown Water Hull*

Marine Liability (Including Marine Property)

- General Marine Liability
- Port & Terminals including Marine Property
- Specialized binders and facilities (e.g. super yachts, brown water, etc.)

Coverage

Capacity

Marine Hull & Liability*

• Up to \$75M

- Blue Water, Brown Water, Pleasure Craft, Builder’s Risk, Marine Liability (Including Marine Property)

Marine Cargo

• Up to \$100M

- International & Domestic Transit
- Stock through-put

Project cargo, Delay in Start-Up

• Up to \$150M

- Tailored coverages with specialized wording linked to industry segments

Inland

• \$100M

Restricted Appetite

Marine Hull

- Fishing Vessels
- Livestock carriers

Marine Cargo

- International car accounts
- Live animals

SOLUTIONS

Financial Lines

Actively Growing

- Private Company D&O (UK and NA)
- Financial Institutions
- Asset Management
- Miscellaneous Professional Indemnity

Coverage

Financial Institutions

- FID&O, FIPI, FICRIME
- Employment Practices Liability
- Pension Trustee Liability

Professional Liability Insurance

- Commercial PI (includes Accountants, Architects, Engineers, Insurance Brokers, Solicitors, Surveyors)

Special Projects PI

- Directors & Officers
- Directors and Officers Liability inclusive of Side A
- Crime
- Employment Practices Liability
- Pension Trustee Liability

Capacity

- Mid & Large Corp: up to \$25m

- Mid Corp: up to \$5m
- Large Corp: up to \$15M

- Mid & Large Corp: up to \$25m (varies upon product)



SOLUTIONS

Entertainment

Actively Growing

- Global advertising wrap-up/DICE insurance programs
- Global Motion Picture / TV programs
- Media Equipment
- Sports/Events Liability
- Theatrical and global conferences & exhibition programs

Coverage

Capacity

Production Insurance:

- Motion Picture Studio Productions, TV Production, Independent Films, Advertising
- Agency DICE Wrap-Ups, DICE: Documentaries, Industrial, Commercials and Educational productions
- Post-production Facilities

Live Insurance – Events & Sports:

- Touring Entertainers, Festivals, Concerts, Live Events
- Event Promoters / Producers
- Sport events/ teams/ leagues/ federations
- Corporate events/ fairs/ exhibitions
- Equipment rental
- Contingency and cancelation

- Up to \$15M

No Appetite

- Communicable Disease
- Cyber



SOLUTIONS

Natural Resources

Appetite

- Onshore Renewables (Operational and Construction)
- Conventional Power
- Offshore Wind* (Operational and Construction)
- Mining*
- Downstream Energy**

* Large Corporate only

** Large Corporate only & Subject to the Allianz Group statement on Oil & Gas business models

Coverage

- Operational All Risk Physical Damage and Business Interruption
- Contractors All Risks and Erection All Risks including Third Party Liability and Advanced Loss of Profits /
- Delay in Start-up Machinery Breakdown (MB) including Loss of Profits

Capacity

- Up to \$200M

No Appetite

- Coal
- Oil Sands
- Upstream Energy



SOLUTIONS

Cyber

Actively Growing

- Selective growth appetite across virtually all industries, but with focus on per-account risk quality

Coverage

- Data breach liability for personal and corporate data
- Data breach costs, including notification and IT forensic costs
- Network security liability for hacked or compromised systems, including denial of service attacks
- Media liability for digital publications
- Business interruption caused by a cyber incident
- Restoration costs for data and programs resulting from a cyber interruption
- Crisis communication to mitigate reputational damage
- Added value proposition for LC and MC companies.

Capacity

- Up to \$10M

No Appetite

- | | |
|--|---|
| <ul style="list-style-type: none"> • Cryptocurrency • Air traffic controllers • Adult entertainment • Online gambling • Central reserve banks | <ul style="list-style-type: none"> • Trading platforms and stock exchanges • Social media platforms • Music streaming • Cyber Property Damage cover • Payment processors • Pay day loan companies |
|--|---|



SOLUTIONS

Alternative Risk Transfer

Actively Growing

- Pharmaceuticals
- Food and Beverage
- Construction
- Manufacturing & Automotive
- Sustainability Solutions

Coverage

Broad range of P&C lines of business (traditional and non-traditional elements, e.g. aggregate limits and deductibles, automatic extensions, profit sharing features) and parametric triggers:

- Annual single line captive stop loss
- Multi-line, multi-year insurance
- Captive reinsurance solutions

Transactions up to 5 years tenure (extendable)

Risk Financing structures

- Best where traditional RoL > 10% and/or when the cost of combined average claims in the long term is significantly lower than the equivalent external premium spend

Global Fronting capability

- Expands across 200+ countries and on a multi-line and multi-year basis if needed

Capacity

- \$250k minimum margin premium
- \$25m per occurrence
- \$50m per annum
- can be lower or higher depending on structure

No Appetite

- Business and systematic risks
- Financial risks coverage, e.g. mortgage portfolios, capital relief
- Life insurance
- Reinsurance for insurance companies
- Unmitigated credit risks

VALUE PROPOSITION

Our Claims Approach



Understanding your needs

At Allianz Commercial, our philosophy is simple-finding the solutions you need with the big picture in mind. We cover large and complex policies, sharing our experience and building trust with you.

- We have open conversations
- We are transparent
- We deliver consistently, well and quickly

Capabilities

- 600+ Global Claims handlers, including 50+ in Latin America
- 16 Global Practice Groups providing top experts in specific Claims categories

Settlement Experience

Our Claims settlement process is based on upfront and regular communication.

For specific customer requirement we offer Claims protocols for a transparent experience.

Attitude

Our Claims philosophy is solution-oriented:

We prioritize a 'no surprises' culture.

Value-adding Services for Key Clients

- Claims Scenario Testing
- Regular stewardship and review meetings
- Claims thought leadership and trend updates

Standard & Poor's

AA

A.M. Best

A+

VALUE PROPOSITION

Allianz Multinational Ready on all fronts



Wherever you operate in the world, Allianz Multinational is there to protect your business and secure your future.

Dedicated Multinational Experts

Get **direct support in core markets**, where our market practice teams are there to advise on the optimal set up for your program.

In-region Service Teams

Our specialized Service teams, with over 200 program implementation associates available globally, are focused on **seamless end to end program delivery**

Claims

We're there when our clients need us most, **with business-oriented solutions and customized claims service** in the event of a loss. Our dedicated multinational claims experts from 16 global claims practice groups as well as over 650 industry specific risk engineers handle more than 9,500 Multinational claims annually, **getting businesses up and running as fast as possible.**

Global Network Management

We **drive consistency and service quality** across our comprehensive, unrivalled network managed by a dedicated team and under a consistent SLA framework

Digital by Default

We **make our proposition future-proof** by digitally optimizing the value chain and offering access to all information for your global program via our online portal, **MyAllianzCommercial**. To simplify managing your global program, you can follow the progress of the implementation of your policies in real time, understand your claims in greater detail and **access full details of your risks at any time.**

Digital by Default

We can draw on our significant experience to advise the **best combination of global and local policies** to obtain the balance of compliance and cost effectiveness.

4,000+

Multinational Programs

80,000

Multinational Claims Handled annually

21,000

Multinational Policies

250

Dedicated experts globally

SALES APPETITE

Risk Consulting at a glance

At Allianz Risk Consulting, we are dedicated to understanding each client's individual needs and working with them to effectively manage and reduce risk.



We pride ourselves on our collaborative approach to risk management. By doing so, we can offer you a selection of services tailored to your needs.

Why brokers and their clients choose Allianz for Risk Consulting

Experienced engineers...

from a wide range of technical and scientific disciplines.

Client benchmarking...

based on key loss insights and trends cultivated from rich data

Access to market-leading insurance solutions...

which make us the insurer of choice for many Global 500 companies.

Competitive pricing and conditions...

with comprehensive, accurate, data-driven insights.

A global network...

of 500+ experts spread across 30+ locations worldwide, including 22+ in Latin America

Niche, specialist, expert contractors...

capable of providing world-leading services and support

Dedicated local point of contacts...

who work with you throughout your policy lifecycle.

Our Risk Consulting's expertise spans several lines of business. We offer a **flexible range of risk consulting services** that can be **tailored to your unique requirements**.

From comprehensive **risk assessments** to **bespoke training** programs, we help you optimize risk management procedures for long-term success.

Areas of service

- Cyber
- Liability
- Natural Resources & Construction
- Property
- Marine

Tools available

Climate Adaptation & Resilience Services - **CAReS**:

- Inform climate adaptation at asset & portfolio level
- Disclose climate risks aligned with regulatory requirements
- Perform due diligence for new investments or M&A



Ready to see more? From digital risk tools to on-site surveys, training sessions to tailored workshops, explore our [catalog of risk consulting services](#) →.

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