



# CORPORATE SOLUTIONS

## FACT SHEET

STANDARD & POOR'S

**AA**

A.M. BEST

**A+**

### WHY ALLIANZ

Allianz has one of the strongest financial ratings of the leading global property and casualty insurers and is solidly positioned to partner with investment managers to address their financial liability exposures. And unlike many of its competitors, Allianz has a global network of professionals to respond to international exposures in more than 200 countries and territories worldwide.

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## OUR BUSINESS

The Alternative Risk Transfer (ART) line of business within Allianz creates innovative risk management solutions for a wide range of corporate clients. We specialize in building customized, long-term agreements covering a broad range of risks, leveraging our expertise in alternative risk transfer and the global capabilities of the Allianz Group.

## OUR CAPABILITIES AND CLIENT BENEFITS

### STRUCTURED SOLUTIONS

Highly tailored solutions, on a single or multi-line basis, designed to address difficult, uninsurable and/or emerging risks. A key feature of structured programs is that the insured finances the majority of the risk and, in turn, is able to share in positive outcomes over the term. The multiyear nature of these solutions also means the client is able to spread risk over time, thus managing and smoothing volatility.

### INTEGRATED SOLUTIONS

Customized solutions provided on a multiyear, multi-line basis designed to complement a client's existing monoline program. Flexible integrated capacity can be utilized at different attachment points depending on client needs and locks in rates over the program term. These key features create budget certainty while also allowing clients to increase transaction efficiency by reducing the number of insurance partners.

### BASKET AGGREGATE (AKA "VIRTUAL CAPTIVE")

Tailored solution designed to provide stop loss protection excess of an aggregated attachment for retentions across multiple lines of business. Once combined losses within the retentions exceed the basket aggregate attachment, ART pays the difference up to the basket limit. Basket aggregates work well for clients who have, or are considering, sizeable retentions and deductibles for multiple lines. It can also function as a stepping stone for clients who are considering captive formation but are not ready to commit time and capital.

### OTHER BESPOKE SOLUTIONS

Highly tailored solutions, on a single or multi-line basis, designed to address difficult, uninsurable and/or emerging risks. A key feature of structured programs is that the insured finances the majority of the risk and, in turn, is able to share in positive outcomes over the term. The multiyear nature of these solutions also means the client is able to spread risk over time, thus managing and smoothing volatility.