

ALTERNATIVE RISK TRANSFER

AT A GLANCE

SALES APPETITE



STANDARD & POOR'S

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ABOUT ALTERNATIVE RISK TRANSFER (ART)

ART creates tailored insurance, reinsurance and other nontraditional risk management solutions for corporate, insurance and investment clients worldwide. We help manage risk and thereby improve our clients' productivity, profitability and reputational standing.

As a service within Allianz Global Corporate & Specialty (AGCS), ART offers you the security of dealing with a stable, diversified partner that considers effective risk governance integral to doing business. ART's global setup and access to the broad Allianz network allows us to provide solutions that pair our alternative risk transfer structuring capabilities with traditional insurance and financial products.

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NEED INNOVATIVE RISK MANAGEMENT SOLUTIONS? OUR ALTERNATIVE RISK TRANSFER TEAM CAN HELP.

- Our business faces multijurisdictional issues. How do we manage these complex risks?
- We have a growth strategy. How can we manage the risks of this expansion?
- Delays due to bad weather can become very costly. How do we protect our shareholders?
- How do we include nontraditional risks in our insurance program?
- Our captive retains a large portion of risk. How can we manage the increased exposure?

CORPORATE SOLUTIONS

REINSURANCE SOLUTIONS

ART's corporate and reinsurance solutions offers customized multiyear and multi-line agreements covering a broad range of risks, leveraging our expertise in alternative risk transfer and the global capabilities of the Allianz Group for clients spanning all industry sectors. ART specializes in building bespoke risk transfer solutions, which include traditional coverage, as well as customized structures specifically designed to meet the requirements of an individual client. ART can also provide solutions for dislocated areas of the market where capacity is in short supply as well as help clients mitigate challenging risks beyond those that are traditionally insured.

STRUCTURED/INTEGRATED SOLUTIONS

Customized solutions provided on a multiyear, multi-line basis designed to complement or replace 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.



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FRONTING SOLUTIONS

Bespoke fronting programs providing access to Allianz's vast network of insurance carriers and partners. These solutions involve multi-year commitments and utilize proprietary techniques to minimize collateral requirements and reduce costs to clients. ART's fronting solutions can be employed in circumstances where the client has a captive, or alternatively without a captive involved.

CLIMATE SOLUTIONS

ART's dedicated team of weather risk experts have created weather insurance products and derivatives for a decade. Our tailored solutions include coverage of wind speed, temperature, and rainfall, as well as weather-related indices such as ground freeze and crop yield.



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ABOUT ALLIANZ

As an international financial services company, we offer our 86 million customers worldwide products and solutions in insurance and asset management. Allianz Global Corporate & Specialty is our dedicated brand for corporate, specialty and mid market risks and insures over half of the Fortune 500® companies.