

# ALLIANZ MULTINATIONAL GLOBAL INSURANCE PROGRAMS

ALLIANZ MULTINATIONAL

## GLOBAL BUSINESSES, GLOBAL CHALLENGES

In a truly global marketplace multinational entities face a variety of business, legal and regulatory risks. At Allianz Global Corporate & Specialty (AGCS), the effective management of global insurance risk is at our core. Through our own global footprint we have established a strong reputation as a leading provider of international insurance solutions for multinational clients across key business sectors.

## INTERNATIONAL INSURANCE SOLUTIONS – A FLEXIBLE, PROACTIVE RESPONSE

Spanning a diverse industry and geographic range, we recognize the unique requirements of every client. Their varying exposures and differing local needs demand a flexible approach to create the optimum international insurance structure.

We design and tailor our global insurance programs on a case-by-case basis with comprehensive local alignment. The breadth of our product range and dedicated network enable us to customize coverage and address specific challenges at the local level.

## A RANGE OF BENEFITS FOR EVERY CLIENT

- Enhanced local policies meeting local regulatory and tax rules
- Centrally coordinated Master cover providing a global “umbrella”
- Premium allocation based upon local risk and exposure
- Local policies pooled via reinsurance at Master policy domicile
- Claims handling and global risk consulting incorporated at program level



## LOCAL COMPLIANCE

With a multitude of legal and tax regimes worldwide, international insurance programs require careful design evaluation. At its core an Allianz international program is framed by a combination of underlying local policies issued in all program countries and a global master policy that provides overarching protection via Difference in Conditions (DIC) and/or Difference in Limits (DIL). The central coordination of local and master covers helps to harmonize the program and to bridge any coverage gaps. From this core concept, it is possible to consider different options for the provision of local cover subject to the client’s exposure, specific needs and local regulatory and tax requirements – these include the use of stand-alone local policies, Freedom of Service (FOS) policies within the European Economic Area or in certain instances provision of non-admitted cover where legally permitted.

- A combined Allianz and partner network comprising over 200 countries and territories which provides dedicated support for AGCS global solutions.
- Over 2,500 international insurance programs are handled by AGCS encompassing in excess of 19,000 local policies.

## ABOUT ALLIANZ GLOBAL CORPORATE & SPECIALTY

AGCS was designed, structured and built to fit the needs of global clients. Our vision is to be the leading global provider of corporate and specialty risk solutions, meeting clients' individual needs with our employees' unequalled industry expertise and knowledge. AGCS works across the spectrum of insurance lines and is part of Allianz Group, one of the largest and most renowned insurance and financial services providers in the world.

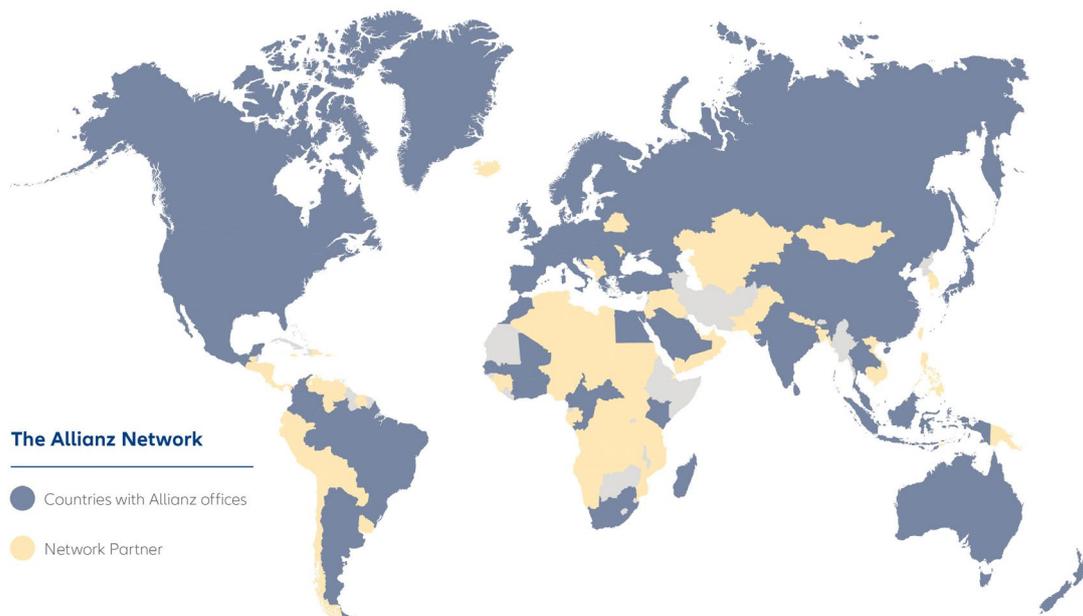
## FOCUS ON EXCELLENCE FOR GLOBAL CLIENTS

- Insurer for the majority of Fortune Global 500® companies
- Dedicated teams for all Allianz Multinational clients, led by a Key Account Manager or Client Director
- Customized client service charters with clear performance measures
- Established sector-specific expertise in underwriting, risk consulting and claims management
- Market leading capacity combined with AA Standard & Poor's and A+ A.M. Best ratings (AGCS SE)

## CONTACT US

To learn more about how Allianz Global Corporate & Specialty can help with your international insurance needs, please contact your local AGCS account management team or visit our website at [www.agcs.allianz.com](http://www.agcs.allianz.com).

## THE ALLIANZ NETWORK



## OUR KEY PRODUCTS AND SERVICES

Alternative Risk Transfer



Aviation



Energy



Engineering/Construction



Liability/Casualty



Global Programs



Financial Lines



Marine



Property



Risk Consulting



Middle Market



Entertainment



Design: AGCS Graphic Design Centre