



HIGHLY PROTECTED RISK (HPR)

FACT SHEET

STANDARD & POOR'S

AA

A.M. BEST

A+

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THE BUSINESS WE WRITE

Segments	Industries	Preferred Risk Characteristics
<ul style="list-style-type: none"> • Premium ranges from \$50k through \$1mn • From 1 through 500 scheduled locations • Single location insurable values up to \$500mn for the best locations • Total Insurable Values from \$50mn through \$2bn, depending on class of business • Full limit policy approach to capacity • All-risk Property-Gard PinnacleSM form • Monoline property or package combined with other product offerings 	<ul style="list-style-type: none"> • Healthcare • Real estate <ul style="list-style-type: none"> – Commercial office and lessor's risk including retail and industrial – Condominiums and cooperatives • Hospitality • Manufacturing & Wholesale • Retail & distribution • Public service <ul style="list-style-type: none"> – Municipalities – Regional airports – Museums 	<ul style="list-style-type: none"> • Insured management dedicated to loss prevention and risk mitigation • Adequately sprinklered properties with electronic supervision • Reliable water supply for automatic fire protection and appropriate manual fire fighting capability • Loss mitigating construction features built for current operations • Well maintained building systems with appropriate updates of roofs, electrical, plumbing and HVAC systems • "Green" buildings: LEED-certified, Energy Star labeled • Desire long-term working relationship with HPR resources of Allianz Risk Consultant team.

ADDITIONAL COVERAGE PRODUCTS AVAILABLE

- Crime
- Business Income & Contingent Income
- Inland Marine (transit, installation, equipment floaters)
- International exposure to U.S. controlled companies
- Owner's Builder's Risks – COC
- Green Building Coverage and Commissioning Expense
- Non-Conforming Building Loss
- Crisis Management

EXAMPLES OF SOME RECENT WINS

Coverage	Est. Premium	Customers
<ul style="list-style-type: none"> • Custom Healthcare • Green Building 	USD 200k – 750k	Healthcare & Hospitals
<ul style="list-style-type: none"> • Extended and Guaranteed Replacement Cost • Crisis Management – 1st party response for reputation and income loss 	USD 50k – 200k	Condominium
<ul style="list-style-type: none"> • Green Building • D&ICC with Nonconforming Building BI • Real Estate endorsement • Owner's Risk for New Additions, Renovations, and New Structures 	USD 100k – 500k	Commercial Real Estate
<ul style="list-style-type: none"> • Dependent Property – Contributing, Manufacturing or Recipients • Key Employee Expense • Research & Prototype • Business Access 	USD 75k – 350k	Manufacturing & Wholesale

WHY BROKERS AND THEIR CLIENTS CHOOSE ALLIANZ FOR HPR

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.

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EXPERT HPR TEAM

Our network of dedicated engineering specialists work in tandem with HPR underwriters, most of whom have 20+ years of experience.

A STRONG HISTORY IN HPR

Allianz has a proven track record of reliability, security and service.

BROAD HPR APPETITE

We offer solutions for a broad range of property types, from large commercial buildings to hospitals and complex manufacturing risks.

CUSTOMIZED SOLUTIONS

Property-Gard Pinnacle is a market-leading commercial property form with flexible limits and terms to enable customization for our mutual clients.

SUPERIOR CLAIMS SERVICE

Our Claims & Risk Services teams help your clients identify risks and resolve claims quickly. Our large loss adjusters average over 20 years of industry experience.

ADDITIONAL PRODUCTS AND SERVICES:

- Agribusiness
- Alternative Risk Transfer
- Aviation
- Construction/Engineering
- Energy
- Entertainment
- Financial Lines
- Liability
- Marine
- Multinational Solutions
- Programs
- Property (including Highly Protected Risk)
- Risk Consulting
- Small Business