Global Risk Consulting

Tailored worldwide risk management services from Allianz Risk Consulting
Allianz risk consultants are located in 24 countries around the world and service some of the biggest risk management projects today, across all major industrial sectors.
The worldwide network of Allianz Risk Consulting (ARC) consists of more than 260 of some of the insurance sector’s most seasoned risk engineers. Allianz risk consultants are experts who come from the industries of our clientele, and represent a wide range of technical and scientific disciplines. As a result, our strength is offering customized client solutions borne out of industry expertise.

Together, our team speaks more than 20 languages and is based in 24 countries around the globe. We collaborate closely with our clients to provide optimal risk consulting for management, control and risk reduction. No matter what the risk challenge, our aim is to deliver solutions that put the client first.

Lessons Learned

ARC services include site surveys, desktop reviews and risk assessments. We also offer loss adjusting services when necessary, while technical loss investigations are conducted at our Allianz Center for Technology. This comprehensive process, which we call "Lessons Learned," provides clients with detailed feedback on losses to help reduce risks and avoid future losses.

Services Overview

Our flexibility and capacity to seamlessly service clients across sectors, makes for a proficient and customer-centric risk consulting experience. Our multi-line risk assessment engineers cover the full spectrum of risk management services, from basic hazard and human element reporting, to in-depth analyses of industrial operations and financial exposures. These services are available in all industrial sectors and risks, including:

- Aviation
- Energy
- Engineering
- Liability
- Marine
- Property
- Special & Emerging Risks

In addition to our comprehensive lines of business risk consulting services, ARC offers a support service package that includes detailed business interruption studies, technical training opportunities and knowledge transfer.
Aviation

Decades of best-practice and expert knowledge in airline, aerospace, general aviation and space risks.

Be it a single helicopter, a fleet of jets or a telecommunications satellite, ARC Aviation risk consultants find the best risk-reduction and loss-prevention solutions through detailed surveys and recommendations. Working closely with clients at the point of operations — where the risk is “live” — provides us with a clear perspective and enables us to fully cater to unique situations.

Our engineers, pilots, attorneys and industry experts take a hands-on approach in assisting clients with the management, mitigation and control of risks across the aviation industry. Our major aviation risk consulting areas of expertise are:

- Airlines
- Helicopters
- Airport Ground Handling Operations
- Corporate jets
- Aeronautical manufacturing
- Satellite manufacturing
- Satellite launch operations

The Allianz Global Corporate & Specialty subsidiary SpaceCo, is a leader in satellite insurance, providing expertise in launch and orbit operations, as well as deorbiting maneuvers for launch agencies, satellite operators and manufacturers, and space industry suppliers and end-users. Allianz Global Corporate & Specialty released a special report on satellite operations, called *Space Risks: A new generation of challenges*, which is available for download under the ‘Insights’ section at [www.agcs.allianz.com](http://www.agcs.allianz.com).

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**Risk Analysis: Aviation Ground Handling Operations**
ARC has developed a distinctive risk assessment method suitable for a wide range of activities in the field of Airport Ground Handling Operations. Our engineers assess the exposures to these operations, and others, rating the overall site in a chart to identify areas of strength and weakness. The method allows for benchmarking a client’s operations with others.
Innovative specialty solutions for the most complex risks in the on- and offshore energy industries.

ARC Energy clients have assets that are inherently large, complex and high-risk, making our expertise in risk engineering essential to understanding client exposures and insurance needs.

ARC fields a global team of engineers specialized in onshore and offshore hydrocarbon processing operations. Our engineers are an integral part of the Allianz Global Corporate & Specialty energy underwriting and claims teams based in Houston, London, Singapore, Rio de Janeiro and Paris. With an average 11 years of experience in the oil and gas industry, our ARC Energy engineers provide innovative risk engineering, while building sustainable, long-term partnerships with our clients.

**Onshore Areas of Expertise**
- Oil and gas exploration and production
- Pipelines
- Terminals
- Tank farms
- Refineries
- Gas plants
- Petrochemical operations
- Chemical risks with vapor cloud exposure

**Offshore Areas of Expertise**
- Platforms and pipelines
- Drilling and control of well
- Drill ships, FPSOs and other support vessels
- Shipyards and offshore equipment construction sites

The concrete gravity-based platform Statfjord C in the Norwegian North Sea produces crude oil that is transferred to oil tankers and shuttled to shore. At peak production, Statfjord C produced more than 850,000 oil barrels per day.
In-depth and specialized consultancy in all areas of the global engineering markets.

Engineering lies at the very center of every building project. The great structures of the world – from tunnels and bridges, to railways and buildings – would not exist without it. That is why engineering is a core business at Allianz Global Corporate & Specialty. And, because of the many considerable and inherent risks involved in this sector, engineering risk consulting plays an especially important role.

More than 50 engineering risk consultants from across the global Allianz network are available to our clients that can provide expert insight into the following market segments:

- Oil and gas
- Power plants
- Renewable energies
- Heavy industries
- Electrical engineering
- Building and construction
- Heavy civils (large infrastructure projects)

Case study: BARD

Allianz Global Corporate & Specialty has provided risk consulting services to a variety of renewable energy clients, such as BARD Offshore 1. Located approximately 90 km northwest of the island of Borkum, BARD is Germany’s first commercially viable offshore wind farm.

The SGT5-8000H, shown here during final assembly, is Siemens’ latest gas turbine. The turbine sits at Siemens’ Irsching IV power plant, the first fossil-fired power plant to achieve a net electrical efficiency above 60 percent.
Liability

Trusted risk consulting across all industries for one of the most rapidly growing areas of insurance.

Liability risk consulting is a broad field that requires expertise in many specific areas ranging from automotive, biotechnology, chemistry and genetic engineering, to food, railways, refinery, pharmaceuticals, telecommunications and textiles.

In order to cover this wide range of sectors we offer liability risk consulting services in the following areas:

- Environmental liability
- Products liability and recall
- Pharmaceuticals and clinical trials
- Information and Communication Technologies (ICT)
- Facility management
- Product tampering
- Construction
- Employer’s liability

ARC Liability risk management covers exposure assessments and risk identification, which is achieved through audits at client sites and desktop reviews of information from clients and third-party data providers.

In addition, claims assistance is a large part of the service offered. This service includes checking the causes, detecting the cause of the loss, assessing the facts and valuing the insured amount of the claim, coordinating follow-up actions and designing preventive measures.

Comprehensive risk dialogues cover a wide range of elements, including:

- Research & development
- Supply chain
- Manufacturing
- Quality
- Licensing/partnerships
- Distribution
- Promotion
- Post-market surveillance

Client risks are our risks, and sustainable solutions require a thorough understanding of them. That is why sharing risk insights, loss patterns and industry developments is a core ARC principle.

ARC Liability clients from the life sciences fields include some of the top global players in the pharma, medical devices and biotechnology industries.
Industry in Focus - Mining

Mining plays a major role in many industries around the world. Allianz Global Corporate & Specialty and ARC have dedicated experts from its Liability, Property, Engineering and Marine Cargo teams to help clients tackle the many inherent risks involved in the industrial extraction of raw materials.

Technical risk assessments of open-pit mining are complex and must take into consideration many different elements. Hazards, such as flooding, are particularly of high concern, as are fires and explosions. Mining creates a dusty and noisy work environment where overheated conveyor belts, leaking fuel tanks and detonations present real dangers.

Third-party liability insurance takes into account the environmental risks involved in the separation, concentration and refining of hazardous materials. Chemical processes, such as the treatment of ore, often result in considerable risks for natural habitats and nearby populations.

To provide our clients with the most comprehensive technical expertise, ARC delivers cross-class servicing that pinpoints the many varied and hidden risks in mining.
Haul trucks play a critical role in open-pit mining operations. Many of ARC’s clients use these 190-ton trucks, such as Kinross at its Fort Knox Gold Mine in Alaska.
Marine

Comprehensive expert risk consulting on a global scale for one of the world’s largest industries.

Risk exposure is of great concern in the marine market. With nearly 90 percent of the world’s trade carried by maritime shipping and billions of dollars worth of cargo transported daily on open waters, it is essential that all risk exposures are considered. This is where our seasoned risk consulting team of master mariners, marine engineers and logistics specialists step in to assist our clients in controlling their risks for all types of cargo, vessels and inland marine facilities.

Our loss-prevention reviews for hull, cargo and inland marine risks provide clients with the insight and details they require for safe, efficient transportation. No matter the exposure, be it at ports, terminals or aboard a vessel, ARC Marine knows how to efficiently manage global marine risks for clients.

ARC Marine is based in key logistics centers in North America, Europe and the Asia-Pacific region to effectively serve clients. Through close collaboration with our global and local claims and underwriting teams, we offer an all-encompassing marine risk consulting services package that includes:

- Comprehensive marine risk assessments
- Marine warranty surveyors
- Inspections & recommendations
- Maritime safety consulting
- Loss control surveys & reviews
- Comprehensive risk surveying & reviews
- Natural catastrophe exposure evaluations

ARC Marine works with clients that include:

- All types of vessel owners & operators, including large shipping and passenger vessels
- Marine and EPC contractors
- Port terminals & operators
- Port and harbor authorities
- Charters
- Ship repair companies
- Container freight station operators
- High-tech & consumer electronic manufacturers
- Pharmaceutical companies
- High-end clothing & garment manufacturers
Worldwide risk engineering solutions that consider all the angles on a case-by-case basis.

ARC has an extensive global network of more than 100 property risk engineers. Our expert team offers clients a wide range of technical qualifications and in-depth industrial know-how.

The focus of our services is improving risks by working in partnership with clients. ARC applies a consultative approach to find the best solutions for preventing or reducing potential losses.

Loss control programs are agreed and based on client risks and needs, and are managed by a dedicated account engineer who serves as the client’s single point of contact. The account engineer is the technical liaison between client, broker and our underwriters, and is responsible for coordinating a program of site surveys and projects.

Our consulting engineers undertake site surveys and perform comprehensive risk assessments at specified locations. Here, exposures are identified and, where relevant, loss control solutions are proposed. Industry experience is a prerequisite for all of our engineers who have completed extensive training programs in both fire protection and loss control standards. Our account engineering approach, supported by our global operational tools and management systems, ensures consistent high-quality, world-wide delivery.

Services as Diverse as Our Clients

ARC Property offers comprehensive risk engineering specified to each project. Key services include:

- Testing & commissioning of fire protection systems
- Reviews of loss control management programs
- Business Interruption (BI) analysis
- Training and knowledge transfer

With many years of experience in the automotive industry, ARC engineers provide loss control expertise for the world’s leading car manufacturers.
Emerging Risks

From climate change and political risks, to evolving IT and new technology risks such as nanotechnology, ARC provides expert insight into all new major risk areas to keep its clients ahead of the curve.

Emerging risks come in many forms and can grow out of any given field, such as newly developed technologies, legislative changes, new trends in weather or medical discoveries. These risks may already fully exist or are in their early stages of development. What makes them significant, is that they are not yet fully understood.

The field of emerging risks comes with an ever-changing landscape. The inherent nature of emerging risks, such as non-physical business interruption, makes these especially volatile and must, therefore, be constantly reexamined and reassessed so that all possible exposures can be recognized.

As a trusted partner, our clients look to us for informed and measured perspectives on emerging threats. ARC fields a senior team of consultants who stand on the frontline of these growing and changing risks across a spectrum of industries and markets.

Our risk consultants are experts at helping mitigate challenging emerging risks in areas such as:

- Changes in regulations
- New technologies
- Power blackouts
- Business & supply chain interruption
- Market volatility
- Climate change
- Evolving IT
- Space weather
- Political risks

Emerging Risks in Focus: Blackouts

Power outages, or blackouts, have a devastating economical impact. Financial losses associated with blackouts can be significant.

Estimated Losses from Blackouts

- Stock Market Trading - €6 million per hour
- Telecommunications Sector - €30,000 per minute
- Total Economic Loss in U.S. - $104 to $164 billion per year

Natural catastrophes have an enormous impact on single industrial clients, as well as on whole industry sectors due to increasing complexities of global industrial production and supply chains.
ARC and the Allianz Center for Technology

Drawing on eight decades of lessons learned to manage future challenges.

ARC offers a type of expertise and service package unique to the industry. The Allianz Center for Technology (Allianz Zentrum für Technik, or AZT) is an arm of ARC and a unique institute in the insurance sector. Based on technical evidence, the AZT helps our clients assess and prevent losses through meticulous, impartial damage research, and guides them in their management of industrial safety operations.

The AZT is a center of excellence for in-depth loss investigations on current and new technologies, and is a significant contributor to client risk reduction. Its expert services have helped shape the way we do business and have added a value for our clients that goes beyond numbers. When working with ARC and the AZT, you get 80 years of damage analysis and prevention engineering in your corner. There is simply no better way to prepare for the unexpected.

AZT Turns 80

In 2012, the AZT celebrated eight decades of damage analysis and loss prevention. To mark this special occasion, Allianz Global Corporate & Specialty published a book highlighting the center’s history, current projects and future plans. The book is available as a PDF download at www.agcs.allianz.com/risk-consulting/azt.

The center’s priority is to offer technical services to clients via the Allianz Global Corporate & Specialty worldwide network of pre-loss engineers and international claims entities.
Allianz Global Corporate & Specialty

The Allianz center of expertise for global business insurance and large corporate and specialty risks.

Allianz Global Corporate & Specialty AG is part of the Allianz Group and a wholly owned subsidiary of Allianz SE, one of the world’s leading insurance and financial services providers. Established in 1890, the Allianz Group now serves approximately 78 million customers with Allianz companies in more than 70 countries.

Allianz Global Corporate & Specialty is a leading insurer for corporate and specialty clients. Dedicated teams of risk consultants, account managers, expert underwriters, engineers and claims specialists are located around the world to meet the needs of our clients, combining local know-how with global reach and in-depth industry expertise.

We provide global business insurance for more than half of the Fortune Global 500® companies and for most leading marine and aviation enterprises. In addition to the Allianz Risk Consulting services described, we offer a full range of products and services covering corporate and specialty business, including:

- Alternative Risk Transfer
- Aviation
- Energy
- Engineering
- Financial Lines
- Liability (Casualty)
- Marine (including Project Cargo)
- Property
- Captive Services
- Claims Global Programs

www.agcs.allianz.com

Allianz Global Corporate & Specialty – at a glance

- Insures more than half of the Fortune Global 500® companies.
- Global reach – represented by a global network in more than 150 countries consisting of Allianz companies in more than 70 countries, plus carefully selected network partners
- Market-leading capacity to handle the largest risks
- Local decision making facilitates responsiveness
- Consistently strong ratings: AA (“Very Strong”) from Standard & Poor’s, A+ (“Superior”) from A.M. Best
- Single point of access – dedicated client teams and Key Account Managers
- Diversified risk portfolio and capital efficiency offer stability and long-term consistency
- Joins forces with other specialist Allianz units, such as Euler-Hermes, Allianz Global Investors and Allianz Real Estate, to develop tailored, comprehensive risk management solutions
As a leading Allianz brand, Allianz Global Corporate & Specialty is part of one of the strongest financial services groups in the world with approximately 142,000 employees around the globe.