

Allianz Risk Transfer

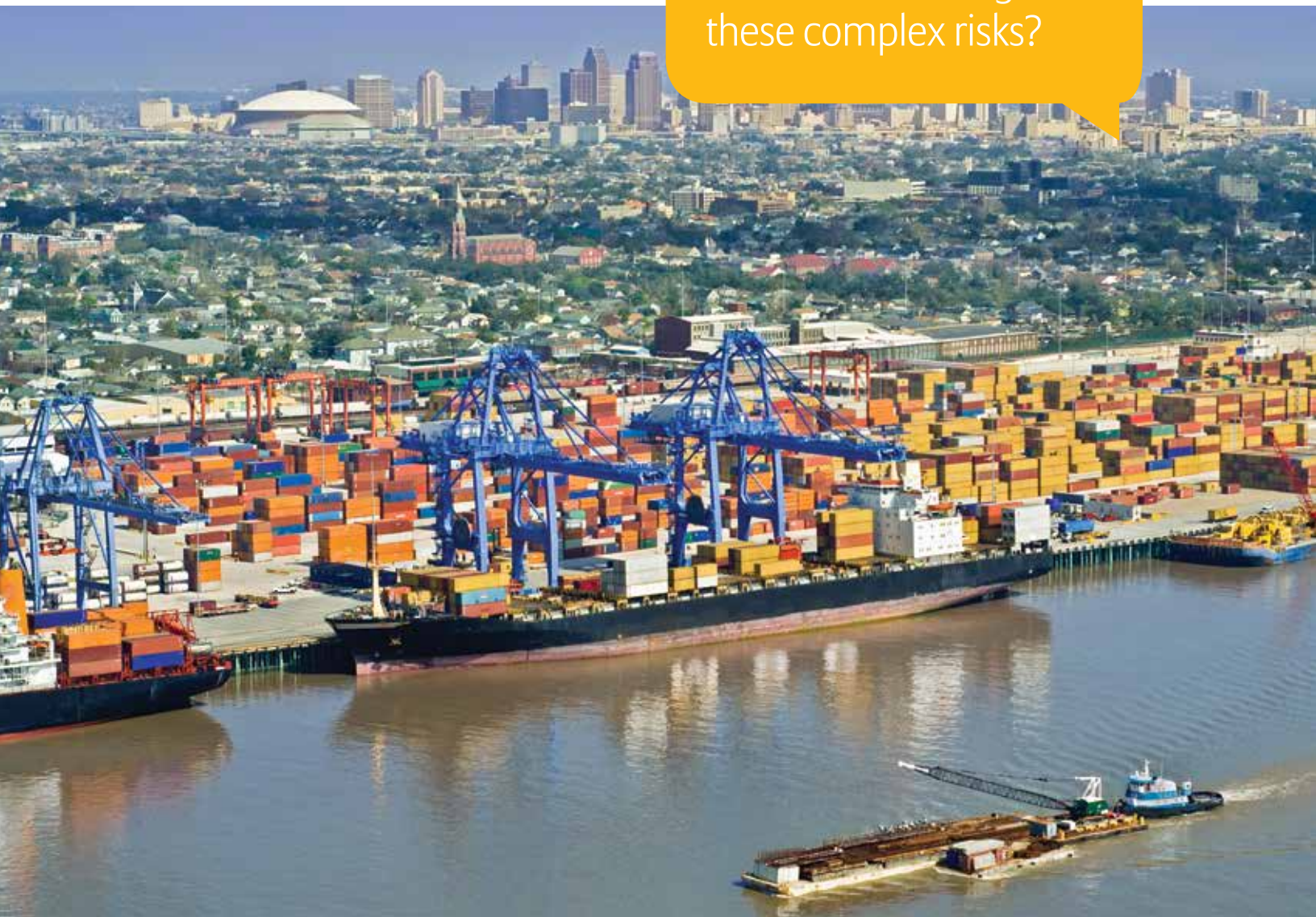
# Business Overview

Allianz 



Allianz Risk Transfer (ART) offers a broad suite of tailored risk transfer solutions. We help our global customers manage risk, thereby improving productivity, profitability and reputational standing.

Our business faces multijurisdictional issues. How do we manage these complex risks?



# About Allianz Risk Transfer

ART is the center of competence for alternative risk transfer business within the Allianz Group. We create tailored insurance, reinsurance and other nontraditional risk management solutions for corporate and financial clients worldwide.

We are a global team of specialists dedicated to helping clients mitigate their most complex risks with bespoke, multiyear and multi-line solutions. ART offers you the security of dealing with a stable, diversified partner that considers effective risk governance integral to doing business. We have in-depth experience across all industry segments.

As a wholly owned subsidiary of Allianz Global Corporate and Specialty (AGCS), we offer financial strength, large net capacity and flexibility. Our strong collaboration with AGCS and other Allianz entities allows us to provide joint solutions that pair our alternative risk transfer structuring capabilities with traditional insurance and financial solutions.

Allianz Risk Transfer*	Allianz Global Corporate & Specialty
Standard & Poor's <b>AA-</b>	Standard & Poor's <b>AA</b>
A.M. Best <b>A+</b>	A.M. Best <b>A+</b>

Ratings as of time of print (October 2014)

\* Ratings of Allianz Risk Transfer AG; Standard & Poor's rating also relates to Allianz Risk Transfer N.V. and Allianz Risk Transfer (Bermuda) Limited

Allianz Global Corporate & Specialty is the Allianz center for corporate and specialist risk, servicing clients worldwide – including the majority of the Fortune 500® – across the whole spectrum of marine, aviation, corporate and industrial insurance.

Global Reach	Strongest Network
<ul style="list-style-type: none"> <li>• One global team of dedicated specialists</li> <li>• 3,500 staff of 71 nationalities in core client locations</li> <li>• Local experts supported by global resources</li> <li>• Extensive multinational experience, supporting clients in new markets worldwide</li> <li>• One global carrier and culture with consistent processes and standards</li> </ul>	<ul style="list-style-type: none"> <li>• AGCS teams in 28 countries</li> <li>• Allianz's own offices in 70 countries</li> <li>• A combined Allianz and partner network in over 160 countries</li> <li>• Specialists in global programs with some 2,000 programs active (2014)</li> <li>• Rapid response capability for urgent catastrophic claims worldwide</li> </ul>




We have a growth strategy. How can we manage the risks of this expansion?

# Corporate and Integrated Solutions

ART creates innovative risk management solutions for a wide range of corporate clients, including leading companies in the energy, construction, pharmaceutical and apparel industries. We specialize in building customized multiyear and multi-line agreements covering a broad range of risks, leveraging both our own expertise in alternative risk transfer and the global capabilities of the Allianz Group.

All businesses have risks beyond those they can traditionally insure. In many cases, uninsured risks may be among the largest a business faces. These risks include first party recall, supply chain risk and liability risks excluded by traditional policies.

ART helps corporations manage these complex risks over the long term, using a blend of creative risk transfer techniques and traditional insurance. We also offer captive solutions.

An aerial photograph of an industrial park or business district. The image shows numerous large, multi-story industrial buildings with flat roofs, interspersed with parking lots, roads, and green spaces. In the background, there are fields and a road. A blue speech bubble is overlaid on the right side of the image, containing white text.

Our captive retains a large portion of risk. How can we manage the increased exposure?

An aerial photograph of a coastal town with a lighthouse. A green speech bubble is overlaid on the top right of the image, containing the text 'How do we include nontraditional risks in our insurance program?'. The town features winding roads, houses, and a prominent lighthouse on a cliffside overlooking the ocean.

How do we include nontraditional risks in our insurance program?

## Mortality/Longevity

ART helps life insurance companies, annuity companies, investment banks and pension plans solve issues related to regulatory capital relief and excess mortality/longevity risk. A typical transaction has a 10- to 20-year term and provides up to \$100 million of limit. Depending on the client's requirements, transactions may take the form of reinsurance, derivative or loan sub-participation.

## Reinsurance Solutions

ART's reinsurance arm provides bespoke risk transfer solutions for insurance and reinsurance companies. Our product range includes traditional coverage, such as quota shares and multi-line aggregate excess coverage, as well as customized structures specifically designed to meet the risk transfer requirements of an individual client. We also seek opportunities in dislocated areas of the market where capacity is in short supply.

# Insurance Linked Markets

For over 10 years, ART has served to structure and sponsor catastrophe bonds, to facilitate private placements between other Allianz Group companies and capital market investors. Insurance Linked Markets (ILM) has been a crossover specialty of ART, focused on connecting insurance and capital markets. ILM transforms event-driven insurance risk into investment products acceptable to capital market investors.

# Weather Solutions

ART is the center of competence within the Allianz Group for weather risk solutions. Our dedicated team of weather risk experts has created weather insurance products and derivatives since 2008. Our tailored solutions include coverage of wind chill, temperature and rainfall as well as weather-related indices such as ground freeze and crop yield.

Delays due to bad weather can become very costly. How do we protect our shareholders?







ART can help you manage your entire business risk profile with customized risk transfer, insurance, reinsurance and investment solutions.

## Contact Us

### AMSTERDAM

Allianz Risk Transfer N.V.  
Keizersgracht 482, 1017 EG Amsterdam  
The Netherlands  
Phone +31 20 520 3823, Fax +31 20 520 3833

### BERMUDA

Allianz Risk Transfer (Bermuda) Ltd.  
Allianz Risk Transfer AG (Bermuda Branch)  
Overbay, 106 Pitts Bay Road, Pembroke HM 08  
Bermuda  
Phone +1 441 295 4722, Fax +1 441 295 2867

### LONDON

Allianz Risk Transfer\*  
Allianz Global Corporate & Specialty SE (UK) Branch  
Allianz Risk Transfer (UK) Limited  
Allianz House  
60 Gracechurch Street, London EC3V 0HR  
United Kingdom  
Phone +44 20 3451 3000, Fax +44 20 7283 8125

\* Trading division of Allianz Global Corporate & Specialty SE (UK) Branch

### NEW YORK

Allianz Risk Transfer, Inc.  
1330 Avenue of the Americas, 19th Floor  
New York, NY 10019  
United States of America  
Phone +1 646 840 5000, Fax +1 212 754 2330

### ZURICH

Allianz Risk Transfer AG  
Lavaterstrasse 67, 8002 Zurich  
Switzerland  
Phone +41 44 285 1818, Fax +41 44 285 1822

[www.art.allianz.com](http://www.art.allianz.com)

Copyright ©2014 Allianz Risk Transfer. All rights reserved.

The material contained in this publication is designed to provide general information only, and the information is provided as of the date hereof and is subject to change without notice. Please be aware that the information relating to any risk coverage, terms and conditions are provided for general guidance purposes only. Such information is not exhaustive and does not constitute, or purport to constitute, any offer to provide any coverage by any member company of Allianz Risk Transfer Group or Allianz Group or any solicitation to enter into any transaction for any purpose whatsoever, including any particular terms of coverage or the availability of any coverage in any particular jurisdiction. Whilst every effort has been made to ensure that the information provided is accurate, this information is provided without any (express or implied) representation or warranty of any kind about its accuracy, suitability or completeness and Allianz Risk Transfer and its member companies cannot be held responsible for any information provided herewith.

Allianz Risk Transfer AG  
Lavaterstrasse 67  
8002 Zurich  
Switzerland

Phone +41 44 285 1818  
Fax +41 44 285 1822

[www.art.allianz.com](http://www.art.allianz.com)

Allianz 

