

**FACT SHEET**

# Middle market package: Multiline coverage including property

We seek multiline commercial business in our target areas with our package underwriting team, supported by dedicated Property Specialist underwriters and risk consultants.

## The business we write

Segments	Industries	Preferred Risk Characteristics
<ul style="list-style-type: none"> <li>Ability to handle a broad range of accounts from single locations up to large schedules and TIV</li> <li>Property premium from \$25K through \$1M+</li> <li>Schedules up through 500+ locations</li> <li>Single location insurable values up through \$600M for selected risks</li> <li>Total Insurable Values from \$10M to over \$2B</li> <li>Ground up, full limit, single carrier approach to capacity</li> <li>Broad, comprehensive Property-Gard Pinnacle form</li> <li>Targeting multiline package business, with some appetite for monoline property for selected risks</li> </ul>	<ul style="list-style-type: none"> <li>Real estate               <ul style="list-style-type: none"> <li>Commercial including office, retail, and industrial</li> <li>Condominiums</li> </ul> </li> <li>Hospitality               <ul style="list-style-type: none"> <li>Hotels</li> <li>Restaurants</li> <li>Resorts</li> <li>Country/Athletic Clubs</li> </ul> </li> <li>Manufacturing and Wholesale of durable goods</li> <li>Retail &amp; distribution</li> <li>Healthcare (monoline property)</li> </ul>	<ul style="list-style-type: none"> <li>Insured management dedicated to loss prevention and risk mitigation</li> <li>Sprinklered properties designed for occupancy with appropriate supervision.</li> <li>Adequately sprinklered properties with electronic supervision</li> <li>Reliable water supply for manual fire fighting and any automatic protection systems present</li> <li>Loss mitigating construction features built for current operations</li> <li>Well maintained buildings with appropriate updates of critical building components</li> <li>“Green” buildings: LEED certified, Energy Star labelled</li> <li>Desire long-term working relationship with resources of Allianz Risk Consultant team.</li> </ul>

### Additional coverage available for package policies

- Crime (Employee Theft, Forgery/Alteration, Money/Securities)
- Equipment Breakdown
- Global coverage extension with admitted and non-admitted foreign capability
- Green Building Coverage and Commissioning Expense
- Industry specific endorsements with suites of coverages customized for Real Estate, Healthcare, Hospitality, Restaurants, and Recreation industries
- Inland Marine (transit, equipment floater, course of construction)
- Loss Avoidance coverage to help cover costs to reduce imminent losses
- Non-Conforming Building Loss
- Risk Improvement coverage to help implement recommendations post loss

Standard & Poor’s

**AA**

A.M. Best

**A+**

## Where we are successful

Industry Segment	Key Coverage	Est. Premium
Commercial Real Estate	Comprehensive suite of coverages tailored for Real Estate Owners and Managers including: <ul style="list-style-type: none"> <li>• Lost Key</li> <li>• Emergency Vacating Expense</li> <li>• Newly Tenanted Property Additional Limits</li> <li>• Ordinance or Law including nonconforming building coverage</li> <li>• Green Building</li> <li>• Triple Net Lease</li> </ul>	Range \$25K-\$750K
Manufacturing & Wholesale	Comprehensive suite of coverages tailored for Manufacturers including: <ul style="list-style-type: none"> <li>• Dependent Property (Contributing, Recipient, or Manufacturing locations)</li> <li>• Prototype</li> <li>• Research &amp; Development</li> <li>• Personal Property of others</li> <li>• Installation</li> <li>• Loss avoidance or mitigation expenses</li> <li>• Flexible valuation options available for Machinery and Stock</li> <li>• International coverage on an admitted or non-admitted basis, including gap/wrap over foreign policies</li> </ul>	Range \$25K-\$500K
Hospitality	Custom endorsement including coverages tailored for Hospitality including: <ul style="list-style-type: none"> <li>• Guest Property</li> <li>• Customer Reimbursement</li> <li>• Off Premises Special Event Cancellation</li> </ul>	Range \$25K-\$500K
Condominium	<ul style="list-style-type: none"> <li>• Custom endorsement with policy definitions and conditions tailored for HOA's</li> <li>• Extended and Guaranteed Replacement Cost coverage to address uncertainty in rebuilding costs</li> </ul>	Range \$25K-\$300K

## Why Brokers and their Clients choose Allianz for Middle Market property

### Expert middle market property specialists

Our Middle Market underwriting teams have deep property expertise and experience, including dedicated Property Specialist underwriters and risk consultants to handle selected accounts.

### A strong history

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

### Broad property appetite

We offer solutions for a broad range of industry segments and customers throughout the Middle Market insurance sector.

### Customized solutions

Property-Gard Pinnacle is a market leading commercial property form with flexible limits and terms to enable tailoring 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

- Aviation
- Energy & Construction
- Entertainment
- Financial Lines
- Liability
- Marine
- Multinational Solutions
- Programs
- Corporate Property

### About Allianz

Allianz Commercial is the Allianz center of expertise and global carrier for insuring mid-sized businesses, large enterprises and specialist risks. Powered by the people, financial strength, and network of the world’s leading insurance brand, we help our customers prepare for what’s ahead.

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