

Allianz Global Corporate & Specialty

# Global Cargo

Intelligent solutions  
for international cargo  
insurance

Allianz 





## Designed to meet the challenges of international cargo risks

Allianz Global Corporate & Specialty® provides comprehensive, tailor-made Cargo insurance to clients worldwide. With one of the largest and most experienced networks of Marine underwriters, claims professionals and risk consultants in the business, we are well positioned to deliver the solutions a global economy demands.

### Changing environments and emerging risks

Increased competition, new operating challenges and changing regulations continually alter the competitive trade landscape. The global economy requires small and large businesses alike to have a global outlook.

Meeting the demands of today's environment calls for a partner with true global capabilities, highly experienced Marine insurance specialists and flexibility. Allianz Global Corporate & Specialty is that partner. Whether cargo cover is needed for a small manufacturer operating from a single location or a large multinational corporation, we stand ready to help.

### World-wise global presence: Experienced local partner

Allianz Global Corporate & Specialty has market-leading capacity that enables us to handle the largest of risks. Our global reach in more than 150 countries provides access to experienced professionals who know the territory and understand local conditions. It also ensures a high level of Marine and Cargo insurance intelligence – wherever business is being done.

Allianz Global Corporate & Specialty consistently achieves strong ratings for financial stability: AA ('Very Strong') from Standard & Poor's and A+ ('Superior') from A.M. Best.







## Solutions and services tailored to meet the needs of the situation

Allianz Global Corporate & Specialty underwriters combine extensive Marine knowledge with a creative approach to risk to deliver imaginative, flexible solutions. Our seasoned Cargo underwriters are problem solvers. Their knowledge extends to a wide range of commodities and industries. So whether your client is shipping aerospace components, zirconium or anything in between, clients and brokers benefit from a level of insight and know-how that provides a competitive edge.

We customize solutions to meet the specific requirements of the client. This flexible, tailored approach allows us to offer the most appropriate cover for the client's needs, including:

- International Insurance Programs
- Project Cargo/Delay in Start-Up
- Captive solutions
- Piracy
- Difference in conditions /limits
- Stock through-put
- Temperature-controlled goods
- Cargo consequential loss
- War and strikes (including terrorism)

## Project Cargo/Delay in Start-Up

Allianz Global Corporate & Specialty is one of the few insurers with the capacity and expertise to provide Project Cargo cover for critical components of large infrastructure projects.

Our experience in this specialist field covers projects from across many industries – from power generation, including solar and wind projects, and chemical facilities to mining operations, manufacturing and processing.

Our Project Cargo underwriters work closely with our Engineering and Risk Consulting teams to:

- Obtain critical information
- Oversee transportation exposures
- Deploy resources when and where they are needed
- Ensure seamless cover for project cargos, including Business Interruption and Delay in Start-Up

# International Insurance Programs

Our International Insurance Programs offer clients doing business in multiple countries the best of both worlds – the consistency and efficiency of a centrally-coordinated master policy combined with the ability to issue local policies to ensure compliance with regional legal, regulatory and language requirements.



Allianz Global Corporate & Specialty has an established reputation as a leading provider of International Insurance Programs and manages more than 1,000 International Insurance Programs containing over 7,000 corporate client profiles. We have in-depth experience in designing insurance solutions for clients ranging from smaller companies with only a few international locations to global corporations with complex exposures in dozens of countries. Our International Insurance Programs offer clients a number of key advantages.

- Offers economies of scale, operational efficiencies and centralized access to the support of a worldwide network
- Coordinates risk control and assessment
- Ensures program consistency on a worldwide basis with a global master policy, over and above local policies
- Eliminates gaps in coverage with Difference in Conditions/Difference in Limits (DIC/DIL) cover provided by the Master policy
- Addresses local exposures and delivers compliance with local regulatory and fiscal rules via local policies
- Provides centrally managed risk consulting and claims monitoring/coordination with local risk control and claims handling when needed

Allianz Global Corporate & Specialty utilizes a structured approach to effectively manage the process – from planning and program design to deployment, monitoring and adjustment.

# Marine risk control

Allianz Global Corporate & Specialty has one of the largest and most respected Marine Risk Control networks in the business.



Allianz Global Corporate & Specialty provides clients with the resources necessary for managing risk and controlling insurance costs over the long term. Our multidisciplinary team of experienced risk control consultants, marine engineers, master mariners, and logistics and supply chain security specialists provides technical expertise and proactive risk control solutions across a wide range of Marine risks and intermodal cargo transportation.

Working in partnership with our brokers and clients, we identify and control risks before claims arise. Examples of our services include:

- Project cargo consulting
  - Heavy lift surveys and approvals
  - Review and approval of load, stow and sea fastenings
- Review of inland routes and modes of transportation
- Approval of ships and barge trip and tow approvals
- Specialized consulting for logistics and security
  - Review of carrier selection criteria
  - Standards of Care for logistics service providers
  - Route vulnerability assessments
  - Warehouse security systems and procedures
- Packaging surveys, including temperature-sensitive and theft-attractive cargo
- Warehouse inspections with review of automatic sprinkler and security systems



## Internet-based cargo certificate issuance

Our online system reduces paperwork, speeds processing and provides 24 /7 access to Cargo certificates.

Allianz Global Corporate & Specialty's automated Ocean Cargo certificate system\* makes issuing certificates of insurance fast and simple. The secure online system enables clients to instantly produce insurance certificates from anywhere in the world via the Internet. The system saves time and avoids the paperwork and delays that are often associated with international trade and Letter of Credit requirements.

\* Availability of automated Ocean Cargo certificate system varies by country

Our recovery services are focused on reducing the financial impact of claims. Specialized salvage and subrogation reduce clients' net losses and help lower the cost of the program.





## Industry-leading claim and recovery services

No matter how carefully you plan up front, losses can happen. How an insurer responds when a client has a claim is critical.

Allianz Global Corporate & Specialty views the claims process as an opportunity to repay our clients' trust in us. It is the "acid test" of our services. Clients and brokers should expect nothing less than a first-class response from us.

We maintain one of the largest and most knowledgeable Marine claims teams in the industry. Our global claims network keeps service close to the customer and ensures we have the resources to respond quickly – anywhere in the world. Our claims professionals, adjusters and surveyors have many years of hands-on expertise

involving all types of claims. They are specialists in evaluating and providing solutions for Cargo claims ranging from simple losses to the most complex (e.g., general average, piracy, etc.).

Whether a claim involves agricultural products, chemicals, garments, high-tech consumer goods, petroleum products, refrigerated foods or heavy equipment, clients work with an adjuster who has experience in the specific type of claim at hand and is committed to protecting client interests and delivering a consistently prompt and fair response.



## The strength and security of a leader

Allianz Global Corporate & Specialty puts a world of expertise and global resources at your fingertips.

Allianz Global Corporate & Specialty (AGCS) is the Allianz Group's dedicated brand for corporate and specialty insurance customers. The company provides insurance and risk management consultancy across the whole spectrum of marine, aviation and corporate business, including Energy, Engineering, Financial Lines (incl. D&O), Liability and Property insurance, including International Insurance Programs.

Worldwide, Allianz Global Corporate & Specialty operates in over 150 countries and territories through the Allianz Group network and through other network partners. It employs more than 3,000 people and provides insurance solutions to more than half of the Fortune Global 500® companies. Allianz Global Corporate & Specialty has a Financial Strength Rating of AA ('Very Strong') from Standard & Poor's and an A+ ('Superior') from A.M. Best.

Allianz Global Corporate & Specialty is part of Allianz Group, one of the largest and most renowned insurance and financial services providers in the world. Allianz was ranked among the leaders in the Dow Jones Sustainability Index.

For further details, see the Allianz Global Corporate & Specialty website [www.agcs.allianz.com](http://www.agcs.allianz.com).





## Allianz Global Corporate & Specialty – at a glance

- Full range of products and services across the whole spectrum of marine, aviation and corporate business, including Energy, Engineering, Financial Lines (incl. D&O), Liability and Property insurance, including International Insurance Programs
- Provides insurance for more than half of the Fortune Global 500® companies
- Global reach – represented by a global network in over 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

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

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Allianz Global Corporate & Specialty consists of various legal companies operating under the Allianz Global Corporate & Specialty brand, namely Allianz Global Corporate & Specialty AG, Allianz Global Corporate & Specialty (France), Allianz Global Corporate & Specialty North America (legal name Allianz Global Risks US Insurance Company) and AGCS Marine Insurance Company.

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