



Our appetite for property and casualty mid-corporate business

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Unlocking opportunity, together

We've listed our core preferences but we'd still like to hear from you about other well managed risks.

Nick Hobbs,
Chief distribution and regions officer, Allianz Commercial.

We want to grow our mid-corporate business with you.

Well managed businesses come in all shapes and sizes, so their insurance should too. That's why we've designed our mid-corporate solutions specifically for different sectors' needs. Plus, they can all be

packaged with speciality and financial lines to further fit your mid-corporate customer.

But, we think it's about time that we're a little more transparent about which risks we like. So that together, we can focus on finding the right solutions for the right opportunities.

Manufacturing, including precision engineering

This diverse sector faces a variety of business pressures, ranging from a dependency on high value equipment and technology to the responsibility of ensuring the welfare of employees and customers. A shifting landscape, as a result of Brexit and the pandemic, has also created supply chain disruption and the need for compliance with new and changing legislation.



We prefer businesses that:

- have high levels of automation
- have purpose-built premises
- have limited public exposure to fork-lift or pallet trucks
- have non-combustible constructions and appropriate levels of fire protection and security
- are members of relevant trade associations.

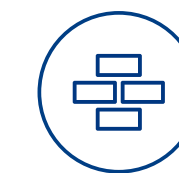
Our appetite includes:



Machinery



Hardware



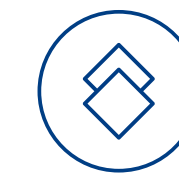
Building products



Office and electrical equipment



Detergents



Ceramic tiles, sanitary fixtures



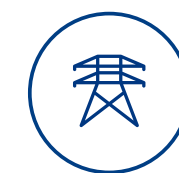
Soft drinks



Digital printing



Pumps, compressors, taps, valves, bearings, tooling and machinery



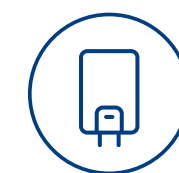
Telecommunications equipment



Precision equipment e.g. photographic apparatus



Electrical insulated wire/cables and lighting equipment



Boilers



Fabricated metal



Plastics risk other than foam plastics, resin casting or fibreglass.

Print, publishing and media

This sector has faced significant change in recent years through shifts in customer demand, technological advancements, and legislative change such as the introduction of the General Data Protection Regulation (GDPR).



Our appetite includes:



Publishing of books



Plate making



Newspapers and journals



Screen printing



Bookbinding and finishing



Lithographic.



Digital media

We prefer businesses that:

- are well-established and financially stable
- have a proactive approach to reporting changes to the risk
- place a high importance on keeping up to date with legislation and trade issues
- document HR procedures appropriately
- are protected against fire and unlawful access
- want a long-term partnership with both their broker and insurer.

Construction

The construction industry has a dependency on skilled and experienced tradesman, high value equipment and a multitude of suppliers. An incident on site or delayed shipment of materials can put a project at risk.



Our appetite includes:



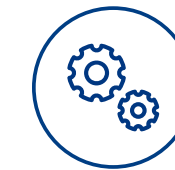
Residential



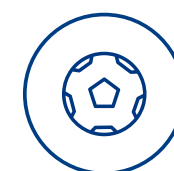
Public services



Wholesale and retail



Engineering



Sport and leisure



Manufacturing and service buildings.

We prefer financially stable businesses that have:

- secure sites working to quality standards
- a proactive approach to health and safety
- robust contract conditions
- limited use of hired-in labour.

Professional services

The structure of the UK economy has changed significantly in recent years with a shift towards knowledge-based services. As the professional services sector continues to evolve, it's impacted by a number of macro environmental factors including advancements in technology, legislation and an increasingly litigious society.



Our appetite includes:



Non-manual trades



Estate agents



Architects (excluding risks involving basements and swimming pools)



Advertising, marketing and PR consultants



Accountants (excluding tax avoidance or mitigation work)



Market research



Engineering consultants



Recruitment consultants



Management consultants



Other office-based trades.

We prefer businesses that:

- are well-established and financially stable
- have a proactive approach to reporting changes to the risk
- place a high importance on keeping up to date with legislation and trade issues
- document HR procedures appropriately
- are protected against fire and unlawful access.

Wholesale

The scale and diversity of the sector means that it faces a variety of business pressures including seasonal fluctuations of stock, an increased dependence on high value equipment and technology, plus the responsibility for safeguarding the welfare of employees and customers.



Our appetite includes:



General wholesalers



Glass



Electrical goods



Ceramics



Metal



General agency trades.



We prefer financially stable businesses that have:

- high levels of automation
- limited public exposure to fork-lift or pallet trucks
- purpose-built locations, with appropriate levels of fire protection and security
- relevant trade associations.

Real estate

The pandemic has affected the day-to-day use and occupancy of commercial buildings. Whilst occupancy is stabilising, the impacts of the pandemic are likely to last for some time as companies move towards hybrid working models. Office employment is forecast to improve significantly in 2022 with regional office rents holding up better than central London rents; this will be boosted by the public, life sciences and data sectors.



Our appetite includes:



Offices



Non-combustible hotels and shopping centres



Out of town retail



Health centres



Commercial premises



Modern stadia.

We prefer businesses that are professional trades with the following types of premises:

- purpose built
- low hazard with a fire resistant construction
- good geographical spread
- low flood and arson exposures
- actively managed.

Complex needs simple solutions



There's no 'one size fits all' approach.

We know every business is unique and that some of your customers may have more complex insurance needs. We can package our mid-corporate solutions with specialist and financial lines covers including:



Commercial motor



Personal accident and business travel



Engineering and inspection services



Cyber



Professional indemnity



Motor trade



Directors and officers



Renewable power.

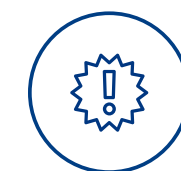
Getting the best from us



We really want to give you our best response and in the quickest time possible. So, to help us tailor our solutions to your customers' needs we'd like it if you could:



get us onboard early so we can understand the risk better and if necessary, undertake a pre-cover survey



highlight what's important to the customer so we know how we can add tangible value



be open about both the positive and the negative risk features; we can then identify where we can help



let us get to know the customer - by talking things through in person we can get a real sense of what they need from us.

Allianz Insurance plc.

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