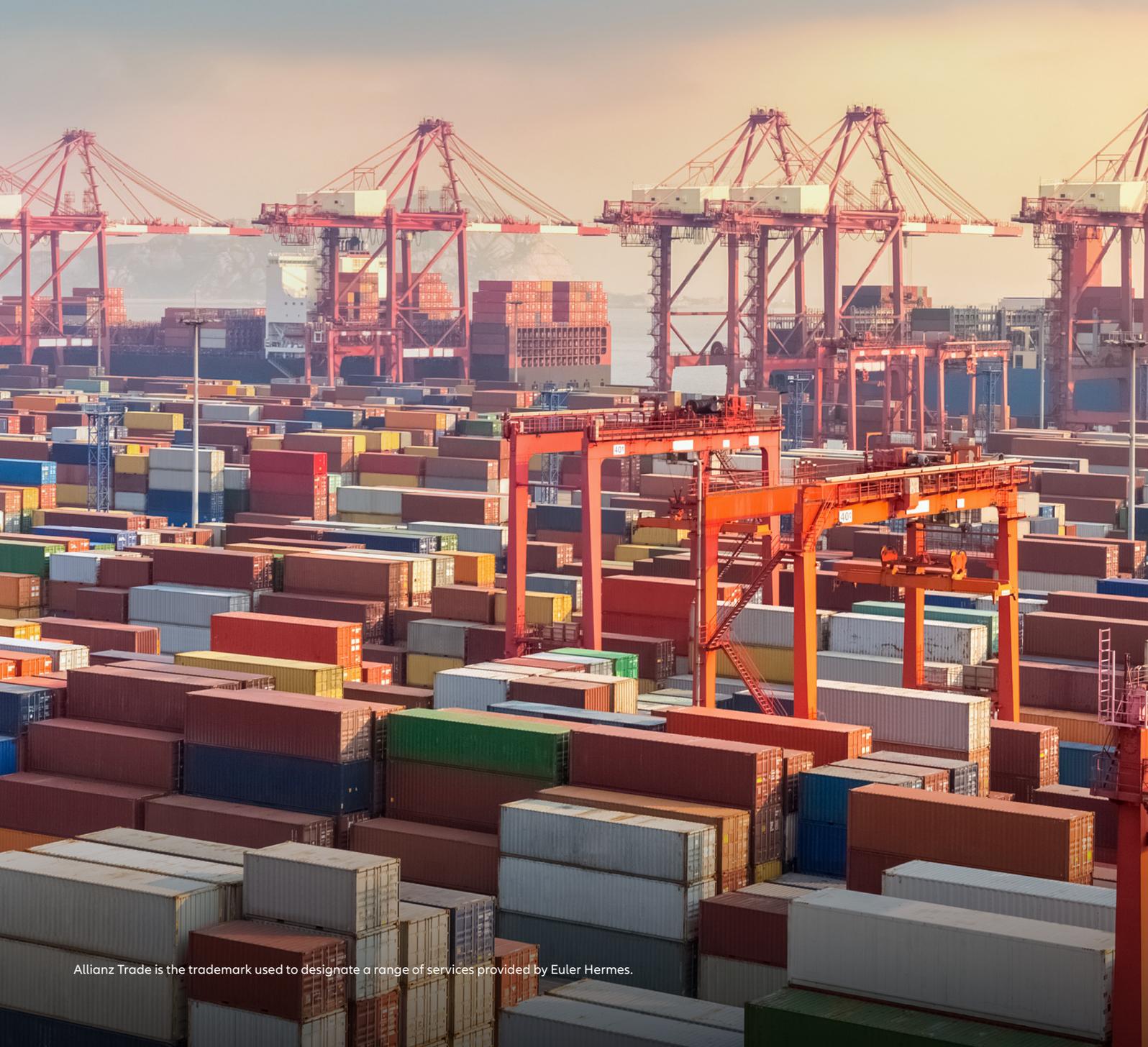


Allianz Trade

Excess of Loss

Allianz Trade for Multinationals





Allianz Trade Excess of Loss

Tailored insurance solutions

Balance sheet protection against exceptional losses

The Allianz Trade Excess of Loss policy is our response to the growing global demand to see strong credit management rewarded, while achieving balance sheet protection against exceptional credit losses.

Allianz Trade Excess of Loss is a credit risk management solution designed to help companies mitigate significant losses, therefore improving balance sheet efficiency.

The Allianz Trade Excess of Loss policy is based on our customer's existing credit management procedures and each policy is customized to meet your individual needs.

Confidence without interference: The key benefits of Allianz Trade Excess of Loss

Flexibility

Retain more independence

- A high discretionary credit limit (DCL) provides the flexibility to manage day to day credit decisions and improves the level of coverage
- Group limits allow credit limits to be dispersed between buyers within the same group

Certainty

Depend on secure and stable cover

- Cover is non-cancellable for 12 months
- Allianz's AA S&P rating* provides reassurance
- This is particularly relevant in support of funding solutions under our securitisation offering

Efficiency

Enhance operational performance

- Leverage existing credit management practices
- Low policy administration
- Benefit from a reduced premium as recognition of good credit management procedures and risk sharing

Adaptability

Build a product that meets your needs

- Use your own information, tap into our worldwide database of 289 million companies or use a combination of the two
- Data is compiled through a network of experienced credit analysts and global risk management experts

* For further information on our ratings, please visit:
https://www.allianz.com/en/investor_relations/bonds/rating.html

What is the scope of cover?

Medium to large corporates

- With a turnover above EUR 100M
- With established credit management procedures

Geographic scope covering domestic and export trade for commercial and political risks worldwide

Receivables scope covering Excess of Loss solutions being either all receivables or top buyers only.

What kind of information will we review?

- ✓ Turnover and loss history
- ✓ Terms of payment and Days Sales Outstanding (DSO)
- ✓ Receivables profile
- ✓ Top buyer risks
- ✓ Country risks
- ✓ Credit management procedures
- ✓ Structure requirements



Tailored solutions

Based on the insured's existing credit management procedure



Type of coverage

Catastrophe cover for:

- Insolvency
- Protracted default
- Political risk



Type of limits

Non-cancellable for 12 months:

- Country limits
- Group buyer limits



Discretionary limit

Typically high Discretionary Credit Limit (DCL) in return for a level of risk share



Type of Underwriting

One point of contact for all risk & commercial decisions with a specialist team creating bespoke solutions

Why choose an Allianz Trade Excess of Loss solution?



Wide range of approaches from Excess of Loss to full limit service (potential hybrid solutions with ground-up local policies)



Easy to use online system available 24/7



Policy wording is in plain English

To learn more about our multinational solutions, visit our website: allianz-trade.com/multinationals

[Visit our website](#)

For more information about our Allianz Trade Excess of Loss solution, get in touch with our team: xolteam@allianz-trade.com

Allianz Trade

is the trademark used to designate a range of services provided by Euler Hermes.

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