

Allianz Global
Corporate & Specialty:
your partner to succeed

A message from us to you...



Dear Partner,

The pace of change for the world we live in continues to accelerate rapidly and the uncertainty of our times increases as we have seen so clearly in the recent past. Consistency and certainty have never been more valuable, but innovation and evolution are equally critical. That's why Allianz Global Corporate & Specialty is committed to creating strategic, long-term partnerships with our customers to better manage the fast-evolving risks of today and tomorrow, together.

AGCS, like your business (and those of your clients), is a global, multi-faceted organization spanning different industries and sectors. Our alignment with your expertise and focus allows us to fully understand the complexities of your business and the risks you face. We are expertly positioned to support your needs through our dedicated, multi-disciplined, global team of experienced risk consultants, engineers, claims and industry experts.

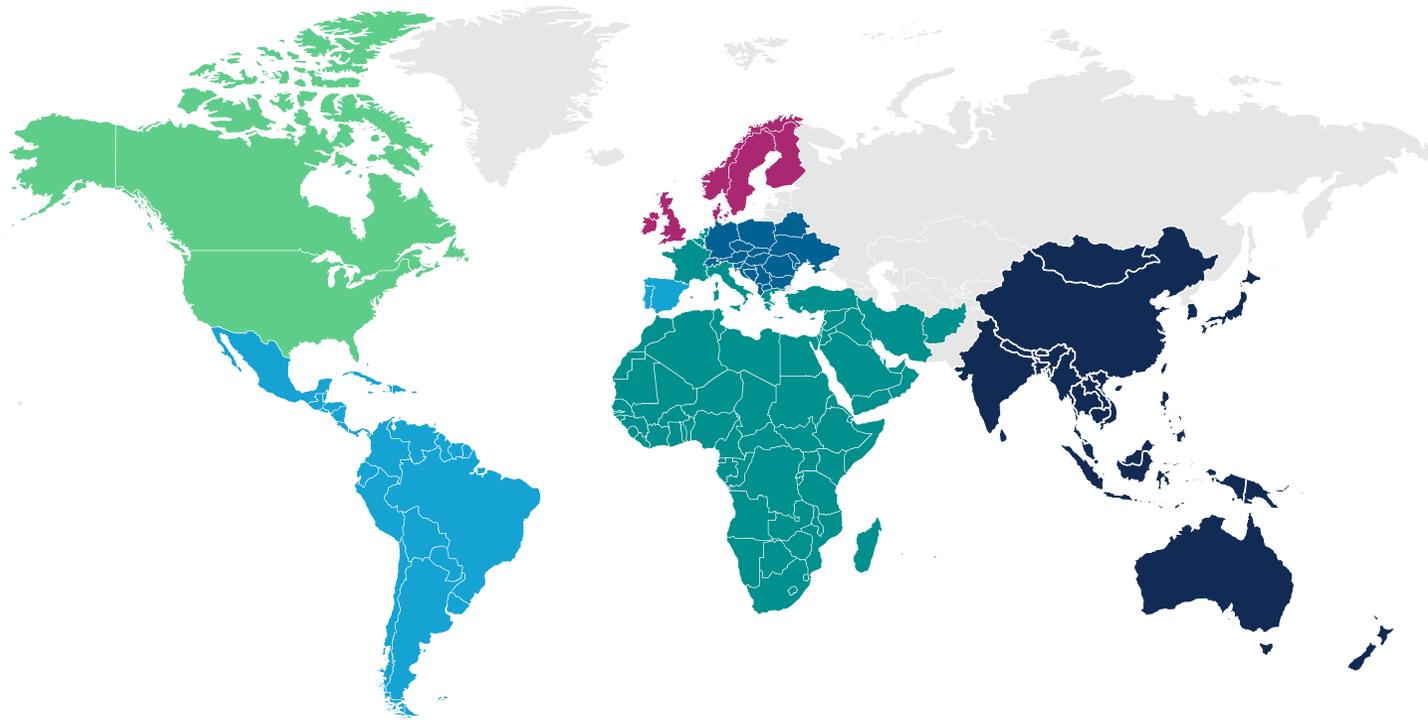
Best regards,

Gianluca Piscopo
Managing Director, Ibero/Latam
Allianz Global Corporate & Specialty

Allianz Global Corporate & Specialty At a Glance



Allianz Global
Corporate & Specialty



A **key global line** in Allianz Group's Property-Casualty insurance segment, providing a full range of products and services covering **corporate and specialty insurance**, as well as **alternative risk transfer and capital solutions** worldwide.

Around 4,400 employees worldwide of some 83 nationalities in 31 countries. A combined Allianz and partner network in more than **200 countries and territories** worldwide.

Diversified risk portfolio and capital efficiency offers long-term stability. Managing some **2,700+ lead programs** for international insurance solutions. **Market leading capacity** – to handle the largest risks.

We're there for you where **you** need us

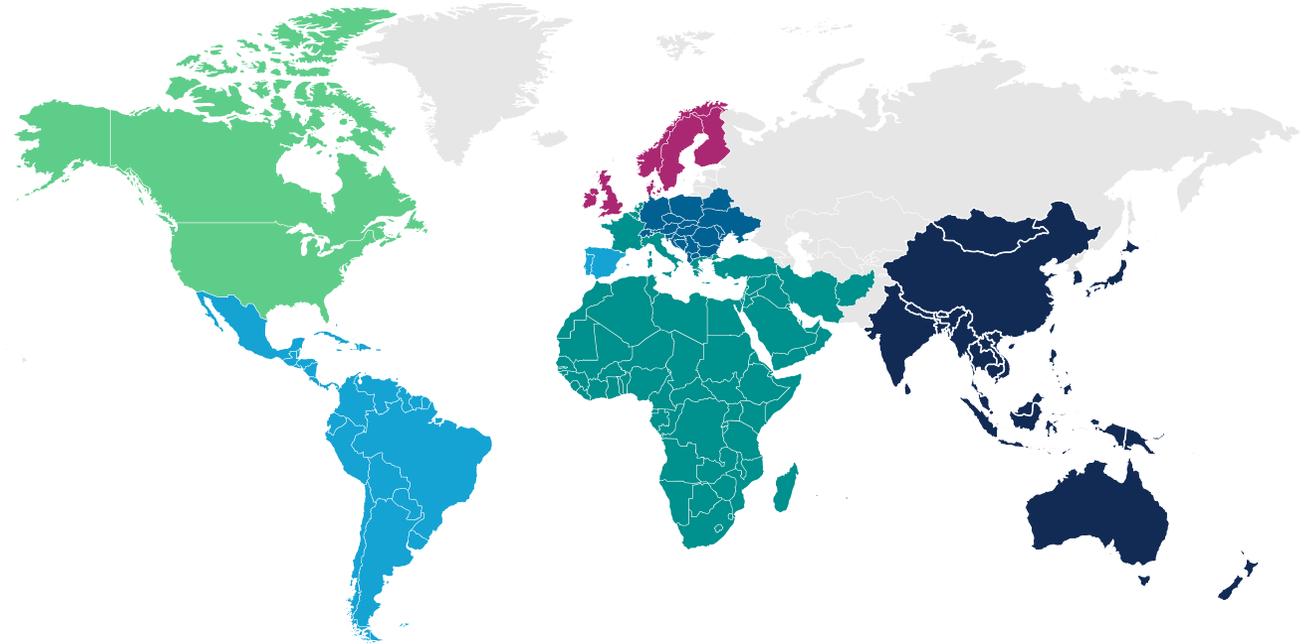


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Regional Unit
North America



Regional Unit
Ibero/Latam



Regional Unit
Mediterranean &
Africa



Regional Unit
London &
Nordics



Regional Unit
Central &
Eastern Europe



Regional Unit
Asia Pacific

We want to prosper, hand in hand

We're on the right path to delivering sustainable growth together.

Our success is your success.

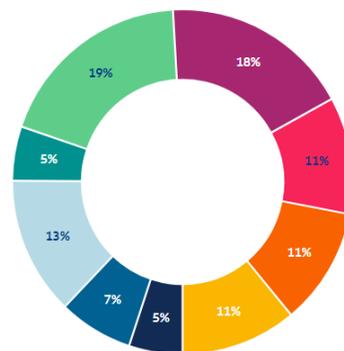
Allianz Global Corporate & Specialty

	9M 2021	12M 2021	03M 2022
Premiums	€7,424bn	€9,48bn	€3,025bn
Operating Profit	€205mn	€366mn	€134mn
Combined Ratio	99.3%	97.5%	95%



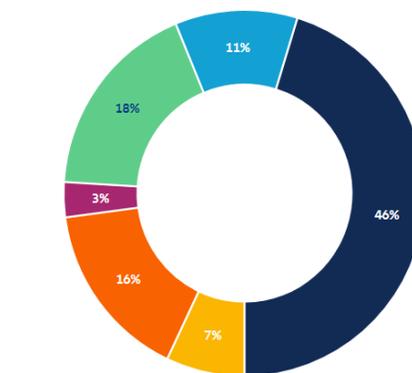
AGCS Global: 2021 Gross Net Premiums Written*

By business line



■ Alternative Risk Transfer
 ■ Aviation
 ■ Energy & Construction
 ■ Entertainment
 ■ Financial Lines
 ■ Liability
 ■ Marine
 ■ MidCorp
 ■ Property

By region



■ Asia Pacific
 ■ Central & Eastern Europe
 ■ Ibero Lat/Am
 ■ London & Nordics
 ■ Mediterranean & Africa
 ■ North America

*Gross Net Premium written (i.e. net of facultative reinsurance and fronting premiums)

Behind you for what's ahead

Our strategic priorities will deliver the best of the Allianz world to support your business's unique challenges and successes:



Our ambition:
By creating mutual benefit, we're confident in becoming the market leader in our target segments by 2024.



Underpinned and delivered by our mind-sets:

Global Thinking:
A global reach with the local touch

Ownership:
Embracing accountability

Execution:
Delivering on our promises in practice

Collaboration:
Working together to win together

Bespoke business solutions for your unique risks in Ibero/Latam

We have global reach underpinned by local knowledge; a combined depth and breadth of expertise that allows us to go further.

You are our priority. Your approach, your needs, your risks. That's why we personally take the time to understand your business, and propose the best solution to support your success.



Alternative Risk Transfer
Non-traditional risk management solutions, captive fronting/services and capital market transactions.



Energy and Construction
Providing holistic coverage solutions from initiation to operation in the energy and resources sector.



Financial Lines
From Cyber to D&O: Adjusting our underwriting offering to match bespoke needs.



Property
A modern, responsive approach to underwriting ever evolving physical risks in an agile market.



Liability
Responding to the fast-growing liability exposures of modern businesses.



Marine
Broad appetite and innovative solutions for the global maritime sector.



Entertainment
A century-strong track record of risk expertise – for film productions and live events.

Appetite

Onshore Energy

- Renewables
 - Wind
 - Solar PV
 - Hydrogen
 - Hydro
 - Carbon Capture
- Conventional Power Plants
- Mining

Restricted/ Limited appetite

- Thermal Coal
- Mine Tailings Dams
- Underground Mining
- Tar Sands
- Waste to Energy
- Geothermal
- Solar Thermal
- Stand-alone fracking
- Stand-alone drilling and land-rigs
- Stand-alone OEE/TPL
- Offshore Interconnectors
- Tidal Power

Coverage

Onshore Energy

- Operational PD/BI

Capacity

Up to € / \$ 200m

Regional contacts



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Patricia Marzullo

Head of Energy & Construction,
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Why choose us?



Market leading capacity to handle the largest risks



Network to service clients in 200+ countries and territories



Financial strength backed by strong ratings:
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4,000+ employees in 50 offices worldwide



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ESG integrated into our underwriting via industry-leading rules and tools



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Ibero/Latam Risk Appetite.

AGCS will consider every risk on its own merit. Capacity and Coverage offered to individual clients subject to hazard, Nat Cat exposure, grading, terms & conditions.

RATINGS: AGCS SE and AGCS Brazil Re, correct as at October 2021 (S&P) and September 2021 (A.M. Best)



Construction at a glance

Appetite

EAR/CAR - Course of Construction

- Annual Policies / Open Covers (Contractors, Owners / Principals)
- Civil Engineering projects
- Buildings
- Manufacturing plants (all industries)
- Above Ground Mine development (excluding thermal coal)

- Utilities
- Conventional Power (excluding coal)
- Renewable energy (On and offshore Wind, PV, Hydrogen)

Limited appetite

Coverages

- High Nat Cat areas (single risks and accumulation with open covers)
- High DSU exposures
- Unproven technologies
- Battery Storage
- Geothermal power plants (above ground only)

Occupancies

- Waste to Energy
- Biomass
- Hydro Power
- Underground mine development
- Timber / Wood frame construction

No appetite

EAR/CAR - Course of Construction

- Coal
- Oil Sands
- Solar Thermal power plants
- New midstream infrastructure related to oil
- New oil power plants

Coverage

EAR/CAR - Course of Construction

- Single Projects, Annual Policies/ Open Covers including TPL, CPE, DSU

Capacity

Up to €200m

Regional contacts



Miguel Peces

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Patricia Marzullo

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D&O & POSI at a glance

Actively growing

- D&O for large, mid-size and small companies, including local and US listed companies
- POSI for non-US listing companies

Coverage

- D&O
- POSI

Capacity

Up to €20m
Up to €15m

Cautious

- Corruption
- Insolvency
- Tailing Dams and Data Breach addressed with criterious UW, ESG and ARC specific exclusions
- High Covid exposure or impacted by lockdowns
- Commercial crime (opportunistic deal)

Restricted

- Military defense and arms, nuclear, gambling, tobacco, human rights
- Contraloria exposure in Colombia | POSI in USA
- SPACs
- Tailing Dams, Crypto currency, Coal, Poor ESG

Regional contacts



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Gustavo Galrão

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Actively growing

- Cyber, Tech PI and Media Liability: solutions for commercial and financial institutions

Coverage

- Primary stand-alone Cyber
- Excess Cyber (>5m) of low ransomware and BI exposures

Capacity

- Up to € 5m
- Up to € 10m

Cautious

- Accounts with ransomware and high BI exposure addressed by sub-limits and SIR.
- Primary New Business for large companies and complex risks

Regional contacts



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Gustavo Galrão

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Financial Institutions – D&O, Crime, PI and blended products at a glance

Actively growing

- D&O and FI crime for banks, insurance and reinsurance companies, credit unions and other SMEs
- D&O, IMI and PTL for asset managers, private equity firms and pension funds

Coverage

- D&O
- FI crime
- IMI and PTL

Cautious

- Corruption
- Insolvency

Restricted

- POSI in USA
- SPACs
- Midsize bank with poor funding
- Crypto currency
- Poor ESG

Capacity

Up to €15m
Up to €10m
Up to €10m

Regional contacts



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Professional Indemnity at a glance

A growing portfolio

- PI for Solicitor/Lawyer, Accountants, E&A, Insurance Brokers, Recruitment Consultants and Miscellaneous.
- Single Project PI - Project, Construction and Project coordination & management)

Professions

- Annual programs and Single Project Professional Indemnity

Capacity

€5m but smaller limits in primary layers

Cautious

- Schemes – Specific conditions for class associations

Restricted

- Medmal and all health area activities
- Big 4 audit companies
- Reinsurance brokers
- Freight Forwarder
- SPPI: renewable energy – biomass, stadiums, waste to energy and nuclear power plants
- LTA, Tailing Dams, Crypto currency, Coal, Poor ESG

Regional contacts



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Marine Cargo at a glance

Actively growing

- Complex business that requires local policies, risk controls and tailored underwriting/claims expertise
- Multinational and Captive Programmes
- Appetite for risks in a wide range of industries with a focus on risk managed accounts (e.g. manufacturers, importers/exporters and traders)
- Project Cargo incl. Delay in Start-Up

Coverage

- International Transit, Domestic Transit
- Project cargo, Delay in Start-Up

Tailored coverages with specialized wording linked to industry segments

Cautious

- International car accounts
- Live animals

Limited appetite

- Stock through-put policies and transit programmes

Capacity

US\$ 100 m
US\$ 150 mn

Regional contact



Daniel Sanches

Regional Head of Marine Ibero/Latam

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Focus Area

Service Orientated Occupancies such as:

- Financial & Professional Services
- Real Estate
- Public Sector & Education
- Hospitality & Leisure
- Retail Trade
- Airports, Transport & Logistics
- Healthcare

Manufacturing/Process Industries such as:

- Technology, Media, and Telecom
- Manufacturing and Metalworking
- Lifesciences and Cosmetics
- Beverages

Restricted

- Waste Disposal/Recycling
- Pulp and Paper Manufacturing
- Forestry/Growing and standing crops and Timber
- Livestock/Animal farms
- Coal-based companies
- Food processing of meat products

Coverage

- All Risks and Natural Catastrophe Property Damage and Business Interruption

Capacity

Up to €300 mn

Threshold Total Insured Value

- Minimum premium: 200k USD for 100%

Regional contacts



José Pedro Gutiérrez

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Felipe Orsi

Head of Property Latin America

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Terrorism & Political Violence at a glance

Focus Area

- Commercial Real Estate
- Financial Institutions
- Manufacturing Industry
- Construction/Engineering projects
- Entertainment/Sport/Film
- Pharm/Chem
- Telco/Media/IT

Restricted

- Airports and Aerospace
- Rail Operators/Public Transport
- Security Companies
- Nuclear Power Plants
- Religious buildings/Places of worship
- Governmental, Military and Police buildings
- Embassies and Consulates

Threshold

- Minimum premium: 25.000 USD for 100%.

Coverage

- Terrorism, Sabotage, SRCC, Rebellion, Revolution, Mutiny, Insurgency, Counter-Insurgency, Coup de état, Civil War & War
- Terrorism Liability (T3L)
- Terrorism Event Cancellation
- Active Assailant
- Nuclear, Chemical, Biological & Radiological Terrorism

Capacity

Up to €100 mn

Up to €50 mn

Regional contacts



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General Liability at a glance

Actively growing

- Construction
- Pharmaceuticals
- Telecoms
- Product / High Tech Manufacturing
- Manufacturing & Automotive

Coverage

- Tailor made International Programs
- Primary and Excess layer
- Comprehensive wordings as per market standard

Capacity

Up to €50m in Iberia
Up to €20m in Latam

Restricted

- Waste Disposal/Recycling
- Firearms
- Helmets
- Child Safety Seats
- Automotive Recall
- Amusement, Gambling & Recreation Industries
- Healthcare Providers
- Cannabis/Tobacco/E-cigarettes
- Residential Real Estate

Regional contacts

Óscar Azcona

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Environmental Liability at a glance

Actively growing

Large accounts and Middle market business in the following:

- Manufacturing/ Process Industries
- Energy (downstream)
- Construction (practice and projects)
- Real Estate
- Retail Trade

Coverage

- Environmental Protect Premises
- Environmental Protect Contractors/Project Liability
- Environmental Protect Policy

Capacity

Up to €25m

Restricted

- Mining
- Offshore
- Nuclear
- Hydraulic fracturing

Regional contacts

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Clinical Trials at a glance

Actively growing

- Pharmaceutical
- Medical Device

Capacity

Up to €50 million for Multi-Center Trials

Coverage

- Indemnity to the insured as “trial sponsor”, including pharmaceutical companies and contract research organizations
- Liability for injury to a trial participant, including no-fault compensation where required
- Coverage can be provided for the full length of the trial
- Fully admitted policies in each territory in local language
- Compliance with the local level of cover in all territories

Cautious

- Trials involving pregnant Women
- Xenotransplants
- Gene Therapy
- Cell Therapy
- Pure surgical procedures (where no drugs nor medical devices are tested)
- Trials involving the deliberate transmission of infectious agents to participants

Regional contact

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Entertainment at a glance

Actively growing

- Advertising wrap-up/DICE insurance programs
- Motion Picture / TV programs
- Events/sports liability

Risk appetite

Production

- Motion Picture Studio Productions
- TV Production
- Independent Films
- Advertising Agency DICE Wrap-Ups
- DICE: Documentaries, Industrial, Commercials and Educational productions

Live – Events & Sports

- Festivals
- Concerts
- Live Events
- Event Promoters / Producers
- Sport events
- Motorsport events

Types of Coverage

- Production portfolio
- Cast
- Extra Expense
- Props / Sets /Wardrobe
- Miscellaneous Equipment
- Media: Negative Film & Faulty Stock
- Third Party Property Damage
- General Liability
- Employers' Liability, Auto
- Contingency: Cancellation/Non-Appearance

Excluded

- Communicable Disease, Cyber

Regional Contact



Jan Prechtl

Regional Head of Entertainment Underwriting Europe & Ibero/Latam

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Allianz Risk Transfer at a glance

Actively growing

- Multi-year and/or multi-line transactions to address gaps caused by non-availability of traditional cover, e.g., Commercial Auto, Property, D&O
- Covers comprising traditional and non-traditional elements
- Captive Solutions – global fronting and structured risk transfer
- Virtual Captive Solutions

Regional contacts



Glaucia Smithson

Regional Head of Distribution Ibero/Latam
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Samantha Gimeno

Head of Distribution Iberia
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Coverage

- Full range of P&C lines of business or a combination thereof,
- Loss sensitive 'swing' solutions with additional and return premiums over multiple years; basket aggregate and stop-loss solutions
- Global Fronting capability expands across 200+ countries and on a multi-line and multi-year basis, if needed
- Virtual Captives
- Transactions up to 5 years tenure
- Capacity typically Eur 25mn per occurrence, Eur 50mn per annum, but can be higher depending on structure

Restricted

- Reinsurance for insurance companies
- Financial risks coverage; e.g. mortgage portfolios, capital relief
- Credit risks
- Cyber risks

Ibero/Latam Risk Appetite.

AGCS will consider every risk on its own merit. Capacity and Coverage offered to individual clients subject to hazard, Nat Cat exposure, grading, terms & conditions.



Allianz Global
Corporate & Specialty

Why choose us?



Market leading capacity to handle the largest risks



Network to service clients in 200+ countries and territories



Financial strength backed by strong ratings:
AA Standard & Poor's A+ A.M. Best



Manager of 2,800+ global programs, spanning 21,000+ local policies, via our Multinational capabilities



4,000+ employees in 50 offices worldwide



92 million customers globally – we insure over three quarters of the Fortune 500®



ESG integrated into our underwriting via industry-leading rules and tools



Allianz Group is a founding member of UN Net-Zero Insurance Alliance



Part of the wider Allianz Group, one of the leading integrated financial services providers worldwide

RATINGS: AGCS SE and AGCS Brazil Re, correct as at October 2021 (S&P) and September 2021 (A.M. Best)

Global industry solutions

Every business is different. That's why we have specialist teams across various industry sectors to offer expert support as per your individual requirements.

Through this single point of contact, you will gain access to cutting-edge products, services and advice specifically cultivated with your core line of business in mind.

Global industry solutions bring the best of Allianz to our clients in a holistic way.



Industry growth plans

Segments: Universal Banks, Insurers, Traditional Asset Managers & Private Equity

Key LoB's: Liability, Property, Financial Lines, ART

Contact
Paul Schiavone
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Segments: Semi-conductor, Hi-Tech, Software & IT Services, Telecom network operations, Media (digital media, digital broadcasting)

Key LoB's: Liability, Property, Financial Lines, Entertainment

Contact
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Global Industry Solutions Director TMT
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Segments: Contractors (infrastructure, green energy, heavy/ light industries, retail)

Key LoB's: Energy & Construction, Liability, Marine

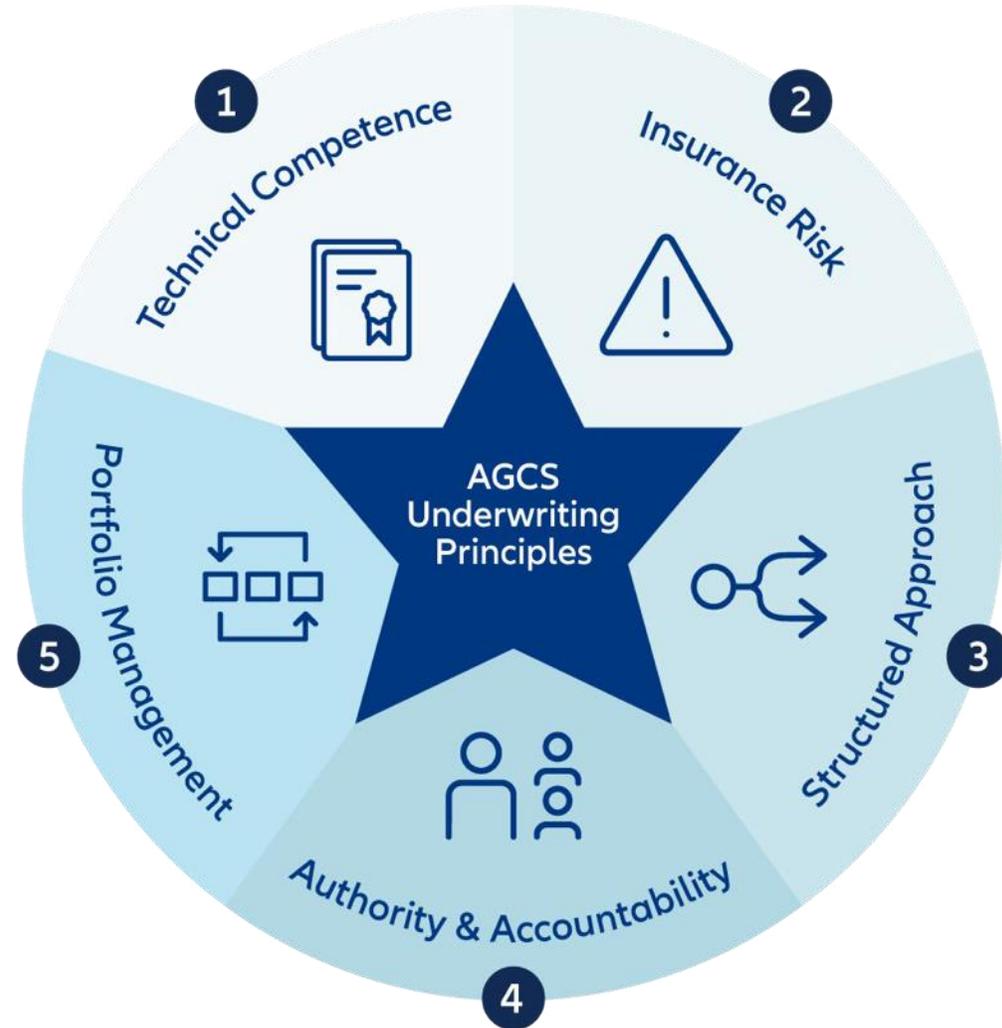
Contact
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We excel in underwriting

Our profound technical insurance expertise and industry knowledge allow us to provide you with solutions tailored to your needs.

In underwriting your risks, we stay true to our principles. It ensures we take those vital core competencies which you rely upon further.

The better we are at truly understanding complex risks, the better we can serve you. Be it harnessing insights from data, developing new forward-looking pricing tools, creating a harmonized global product framework, or leveraging shared expertise across specific risks or sectors, the goal is to provide market-leading solutions to you.



AGCS Claims at a glance

Insurance is truly a people business.

Our claims team is acting at the forefront of AGCS to ensure timely communication, transparency, outstanding service delivery and swift resolution.

16 Claims Global Practice Groups with the top experts from our global organization ensure the settlement of large complex claims, e.g. for cyber, business interruption or class actions.



650+ experts
in worldwide locations –
focusing exclusively on
industrial, corporate and
specialty claims



10+ years
average claims
adjusting experience
of our handlers



165,000+
claims handled per year



€4bn+
average annual
claims payments

Allianz Multinational: Global mindset, local solutions.

Wherever you operate globally, **Allianz Multinational** is there to **secure your future**. We've been helping our global clients take care of their most valuable assets globally since **1893**, and are really proud of partnerships that we've built over the last **130 years**.

Providing **risk solutions, expertise and advice** tailored specifically to your needs, we are there to help you and your teams navigate the complex risks that impact your business, wherever you are in the world.

Digital solutions providing transparency to support management of programs globally.

2,800+

Global Programs

21,000+

Local policies

9,500+

Multinational claims handled annually

€4bn+

Annual multinational premium



One of the largest networks in the industry, covering 200+ territories and 70+ countries with Allianz-owned offices across the globe.

260+ risk engineers averaging 10+ years of industry experience.

Hundreds of dedicated multinational underwriters and service experts building bespoke global programs.

650+ experienced claims adjusters handling thousands of multinational claims every year.



Allianz Risk Consulting at a glance

Building trustful relationships takes time.

For us to become your long-term partner, we are dedicated to helping you reduce risk exposures and ensure business continuity, regardless of your geographical location.

Helping you manage your most complex risks:

- 260+ global risk consultants and engineers averaging 10 years' experience.
- Risk consultants from industry backgrounds with an appreciation of your individual challenges.
- Global Expert Groups (GEG) helmed by industry experts serve our clients in specialized business segments.
- We strongly believe in the value of trust, collaboration, flexibility and respect in building life-long relationships. We're ready to support you, whenever you need it most.

Focus area:

Our flexibility and capacity to seamlessly service clients across varied sectors makes for a proficient and customer-centric risk consulting experience across all industry sectors, including:

- Energy - Petrochemicals, Refining, Offshore
- Engineering - Construction and Power Utilities including Renewables
- Liability - Product Liability and Recall
- Marine - Hull, Cargo and Inland Marine
- Property
- Cyber
- Special & Emerging risks

ESG in our underwriting and company culture

AGCS ESG Business Services is the global ESG Center of Competence for Allianz' P&C business. The team is mandated to enhance and execute Allianz's ESG insurance strategy and is contributing to reputation and brand protection.

Climate Action



Net-Zero

Commitment to reach net-zero greenhouse gas emissions in our proprietary investment portfolio by 2050



-62%

Cut in CO2 emissions from operations since 2010



Net-Zero Emissions

- Proprietary investment portfolio committed to net-zero emissions by 2050
- By 2024, reduce emissions in listed equity and corporate bonds by 25%
- Committed to net-zero emissions in assets under management by 2050 or sooner
- Intend to support a new Net-Zero Insurance Alliance in 2021



€6,331mn

Divested or in run-off from coal-based business models since 2015



Carbon Neutral

Since 2012 by investing in projects that offset operational emissions



0% Coal

- Bringing coal exposure of insurance and investment lines of business to 0% by 2040 latest
- Engagements with clients on decarbonization through AGCS as Center of Competence for ESG in P&C portfolios at Allianz



100% Renewables

Commitment to source 100% renewable electricity by 2023, reduction of operational emissions along 1.5°C pathway



Governance: Embedded in policy framework



Underwriting due diligence



In-depth ESG assessments



Clearly defined exclusion criteria



Risk dialogues



Products and services

Sustainability in our core business activities



€39bn

Sustainability-themed proprietary investments



€1,879mn

Revenue from sustainable solutions



€232bn

Third party assets under management invested in sustainability/ESG strategies



232

Sustainable solutions

Integrating ESG



597

Insurance, investment and procurement transactions assessed through the ESG referral and assessment process.



68

Direct engagement discussions opened or continued with investee companies

A photograph of four people in a meeting room. A man in a dark suit is high-fiving a woman in a yellow sweater. The woman is smiling broadly and has her hand raised. Another woman with short grey hair is clapping and smiling. A woman in a light blue shirt is also clapping. They are gathered around a table with papers and a laptop. The background is a bright, modern office space.

A team is only as strong as its people

Ours are responsive, skilled, experienced and accessible. They sum up Allianz's approach. An approach that means our clients are protected, as we respond to tomorrow's risks, today.

Allianz Global Corporate & Specialty

Team

Ibero/Latam leadership

Regional Lines of Business



Regional Managing Director
Gianluca Piscopo



Regional Head of
Energy &
Construction
Miguel Peces
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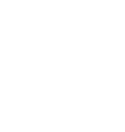
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Market-facing functions



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Regional Head Of
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Regional Head
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Regional Head of
Allianz Risk
Consulting
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Regional team market contacts

Key Account Management

Spain



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Eduardo Gómez
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Colombia



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Diego González
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Our regional offices are located at:

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- Rua Eugênio de Medeiros, 303 – 1° andar
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Bogotá
Colombia
- Blvd. Manuel A. Camacho 164
México D.F.
Mexico
- Avenida General Perón, 27
Madrid
Spain

Where you can find us

As part of our truly global Allianz network, AGCS in Ibero/Latam has offices & desks in Argentina*, Brazil, Colombia*, Mexico* and Spain.

Our team of experts is never far away.

* In cooperation with local Allianz entity

Thank you!

