



# SHAPING OUR SUSTAINABLE FUTURE...

YOUR QUESTIONS ANSWERED

# QUESTIONS FROM THE CUSTOMER

## HOW ARE YOU RESPONDING TO THE CLIMATE CRISIS?

Find out more on pages 2 to 5

## HOW DOES ALLIANZ USE THE MONEY WE PAY?

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## IN WHAT WAYS DO YOUR PRODUCTS CONTRIBUTE TO A FAIRER, MORE SUSTAINABLE FUTURE?

Find out more on pages 10 to 13

## WHAT ARE YOU DOING TO INCLUDE YOUNG PEOPLE?

Find out more on pages 14 to 17



**Allianz is one of the largest insurers, investors and assistance providers in the world. With over 92 million customers and 142,300 employees, we aim to secure your future and we strive so that our business is beneficial to all our stakeholders.**

### ALLIANZ. SHAPING OUR SUSTAINABLE FUTURE.

This goes beyond offering you world-class products and services that protect you, your loved ones and your livelihoods. It also means making sure that our business ensures that our environment, economy and society prosper and we become part of the solution to our world's biggest challenges.

From tackling climate change and making sustainable investments to designing products with environmental and social benefits and supporting young people – we want to shape a world that is healthier, less wasteful, fairer and more sustainable.

In this brochure, we want to give you a glimpse of our action to shaping our sustainable future, by answering a few questions from customers like you.

Thank you for your support and please continue to share your questions and feedback. We're on this journey together.



If you'd like to know more about our sustainability, visit our website to read our full 2018 sustainability report, **Shaping Our Sustainable Future**.

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



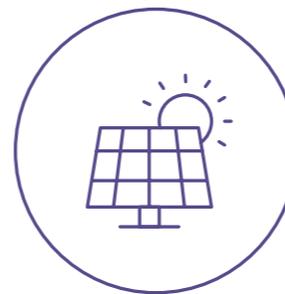
### Did you know...?

Allianz has been rated as best in sector by the Dow Jones Sustainability Index – one of the most prestigious sustainability ratings in the world – for the past two years.



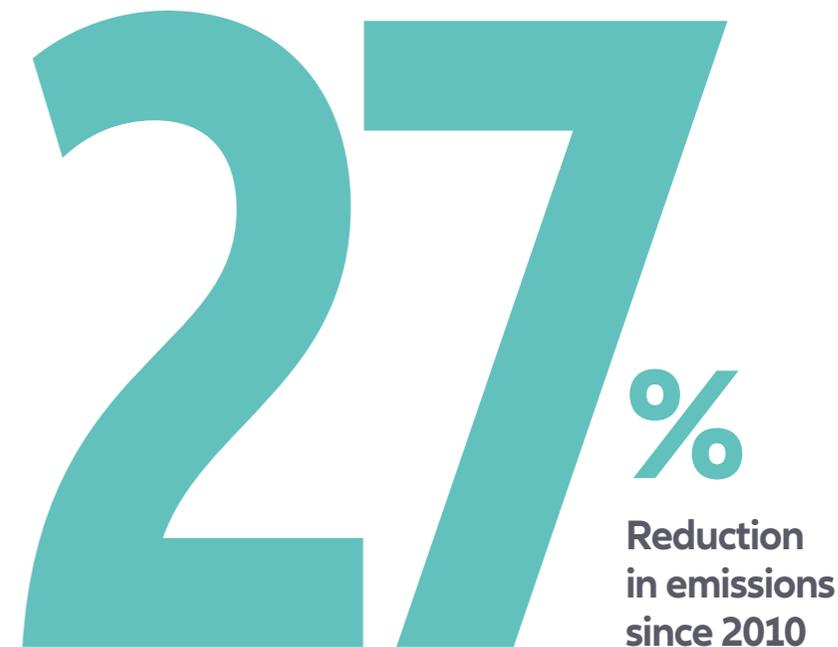
# HOW WE'RE RESPONDING TO THE CLIMATE CRISIS

We must all act now to tackle climate change. Here at Allianz, tackling climate change is an important element of our sustainability strategy. Thus we manage our business, use our investments, and offer products and services that respond to the climate crisis.



## WE'RE CUTTING OUR OWN EMISSIONS

We've committed to run our business on 100% renewable energy by 2023 and we've cut our emissions by 27% since 2010.



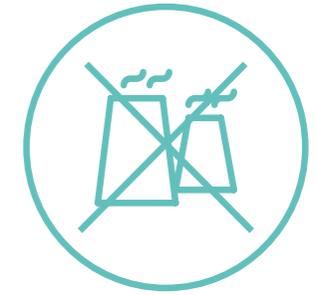
## CLIMATE TRANSITION: WE'RE CLEANING UP OUR INVESTMENTS

By 2050, we want our global investments to be net carbon-neutral. It's one of the biggest opportunities we have to help tackle climate change.



## WE'RE INSURING THE LOW-CARBON FUTURE

Allianz is a specialist in insuring renewable energy and we support low-carbon developments around the world.



## WE'RE ENDING INSURANCE AND INVESTMENTS IN COAL

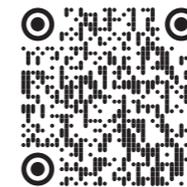
With coal the world's biggest emitters of green-house gases, we no longer insure single-site coal-fired power stations or coal mines. We've got detailed plans to completely phase coal out of our investments and insurance business by 2040.

## WE TAKE CARE OF THE VULNERABLE

Our aim is to provide low-cost climate risk insurance to governments, thus covering up to 400 million people in developing countries by 2020.

Find out more about why climate change matters to you and us, and what we're doing about it, on our website:

[www.allianz.com/en/sustainability/low-carbon-economy/climate-change.html](http://www.allianz.com/en/sustainability/low-carbon-economy/climate-change.html)



You trust us to manage your money – meaning the premiums you pay us – responsibly and profitably. We work hard to understand the economic and sustainability issues that matter most so that we can build them into our decision-making.

We're recognized as a leader in our industry for how we assess sustainability when we invest your money and develop our products.

# HOW WE ARE USING YOUR MONEY



## INFLUENCING OTHERS TO DRIVE CHANGE

When we discover a problem with one of our investments – we discuss difficult sustainability issues with these companies to support and drive positive change.

We exclude some companies and industries from our business entirely – for example, we won't invest in controversial weapons (such as cluster munitions and anti-personnel land mines) and we're phasing out coal.

You can rest assured: Every Euro, Dollar or Pound of insurance premium we manage for you is invested with sustainability in mind.

## SUSTAINABILITY IS INTEGRATED IN THE WAY WE INVEST

We've got one of the strongest global approaches to considering sustainability issues like human rights, deforestation and corruption in our investment decisions.

We assess over 35 key issues when we consider an investment – spanning topics from environmental pollution and resource management to human rights, responsible governance and stakeholder concerns.



## FUNDING AND INSURING A SUSTAINABLE FUTURE

We seek out opportunities to invest in a better future. We're a leading investor in renewable energy and aim to be the global go-to insurer for the low-carbon economy.

Our total investments in dedicated sustainability projects, such as public transportation systems and green buildings, reached €25.1 billion in 2018.

We invested an additional

**€13.3 bn** in sustainability-themed assets in 2018



We look for opportunities to help plug the financing gap and support sustainable development in emerging economies.

Find out more about how we manage your premiums and integrate sustainability in our business, on our website:

[www.allianz.com/en/sustainability/business-integration/esg-approach.html](http://www.allianz.com/en/sustainability/business-integration/esg-approach.html)



# HOW OUR PRODUCTS AND SERVICES CAN MAKE A BETTER FUTURE



Our products and services are constantly evolving to improve people's lives, benefit the environment and help tackle climate change.

We're enabling the next generation of low-carbon mobility with insurance solutions for electric vehicles and car sharing.

# 1mn

Syrian refugees

We partner with the United Nations to enable health care services for



## Did you know?...

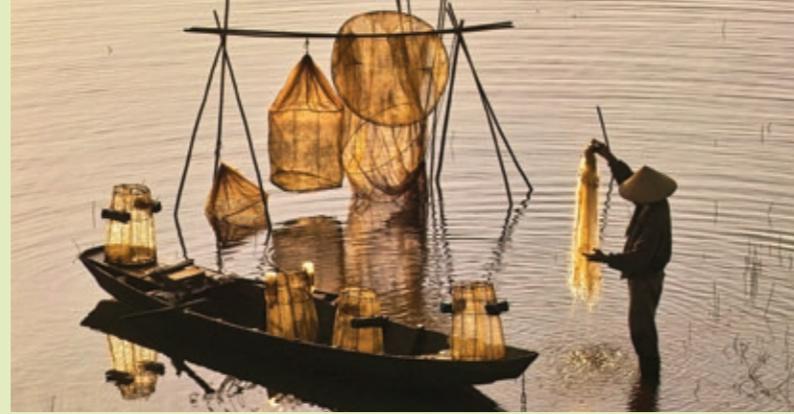
We're doing our part to close the protection gap for people on low incomes. Over

# 43.8 mn

customers in emerging economies have already benefited from our affordable microinsurance and microsavings products.



Our digital insurance products have enabled over



We're using our global experience to insure vulnerable communities, businesses and agriculture against the impacts of climate change.



# 24 million

people previously excluded from traditional financial services to protect their families, homes and livelihoods.



Find out more about our sustainable solutions online:

[www.allianz.com/en/sustainability/business-integration/sustainable-insurance.html](http://www.allianz.com/en/sustainability/business-integration/sustainable-insurance.html)



# HOW WE CARE FOR YOUNG PEOPLE

Young people are the future and we understand the challenges they face. To encourage them to believe in a better future, our programs aim to support and include them as leaders of tomorrow.



Since 2017, our offices around the world have used the Allianz Social Innovation Fund to support young people with education, training and employment opportunities.

In 2018, the Future Generations Award was won by the Picha Project in Malaysia. It's an initiative involving refugees, inspired by local cuisine and spices, which has grown to become a successful catering business in Asia.



Through the Allianz Future Generations Award, we partner with purpose-driven entrepreneurs to foster a more inclusive society for young people.

[www.allianz.com/en/sustainability/social-inclusion/investment-ready-program.html](http://www.allianz.com/en/sustainability/social-inclusion/investment-ready-program.html)





We have raised  
**€1.7 mn**  
 in the past four years through the Allianz World Run

### SUPPORTING VILLAGES OF HOPE

Each year, thousands of Allianz employees put their running shoes on and take part in the Allianz World Run to raise money for SOS Children's Villages. In the past four years, more than 30,000 runners across 120+ countries have raised €1.7 million.

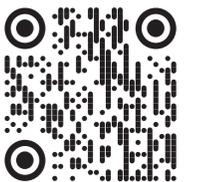


Natural and man-made disasters threaten the livelihood of 1.5 billion people worldwide: children are disproportionately affected. In 2019, our Emergency Preparedness Program helped ensure children and employees at the SOS Children's Village in Mozambique stayed safe during a deadly cyclone which devastated the region and killed more than 1,000 people.

 It takes a village to raise a child.

SOS Children's Villages provide communities where vulnerable children can thrive on quality education and care and where families are strengthened and empowered.

[www.sos-childrensvillages.org](http://www.sos-childrensvillages.org)



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**Cautionary note regarding forward-looking statements**

The statements contained herein may include statement of future expectations and other forward-looking statements that are based on management's current views and assumptions and involve known and unknown risks and uncertainties that could cause actual results performance or events to differ materially from those expressed or implied in such statement. The company assumes no obligation to update any forward-looking statement.

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