

Member of DJSI World, DJSI Europe

Company Information

Country	Germany
Market cap (USD million)*	96,985

*Source: S&P Global BMI, 31 July 2017

Company Description

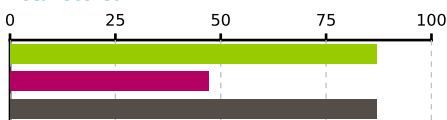
Allianz SE and its subsidiaries offer property-casualty insurance, life and health insurance and asset management products and services to 86 million customers in over 70 countries. Business activities are organized into three business segments: Insurance Activities, Asset Management activities, and Corporate and Other activities. In the Insurance Segment, Allianz offers products in all insurance business lines to retail and corporate clients. It is one of the leading property and casualty insurers and is among the top five companies in life and health insurance worldwide. In the Asset Management Segment, Allianz has EUR 1.9 trillion AuM, in two distinct investment management businesses: Allianz Global Investors and PIMCO. Finally, the Corporate and Other business segment includes the management and support of the Group's businesses, as well as Banking and Alternative Investments. Allianz SE is headquartered in Germany. In 2016, over 140,000 employees worldwide achieved total revenues of EUR 122.4 billion and an operating profit of EUR 10.8 billion.

Industry Drivers

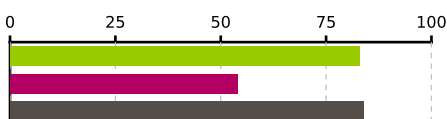
The insurance industry's focus on sound risk management has resulted in the relative absence of significant fines and penalties compared to other areas of finance. The industry has also demonstrated leadership in integrating sustainability considerations into its core business. Most notably, leading insurers are increasingly considering long-term sustainability trends and factors in their risk assessments and claims management processes. At the same time, the industry faces both significant threats as well as opportunities as it embraces digitalization. This has provided consumers with increased transparency and choice while simultaneously providing insurers with new direct to consumer channels for delivering new products and services. Moreover, it enables insurers to collect real-time data on consumer behavior. Leading insurers, especially in the life insurance subsector, are exploring ways to use digital technology developments to offer innovative products that are customized to meet the needs of their customers and incentivize healthier lifestyles through lower premiums.

Sustainability Scores

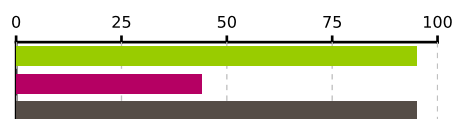
Total Scores



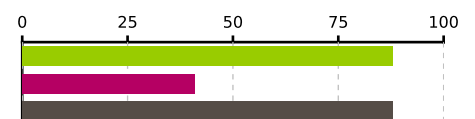
Economic Dimension



Environmental Dimension



Social Dimension

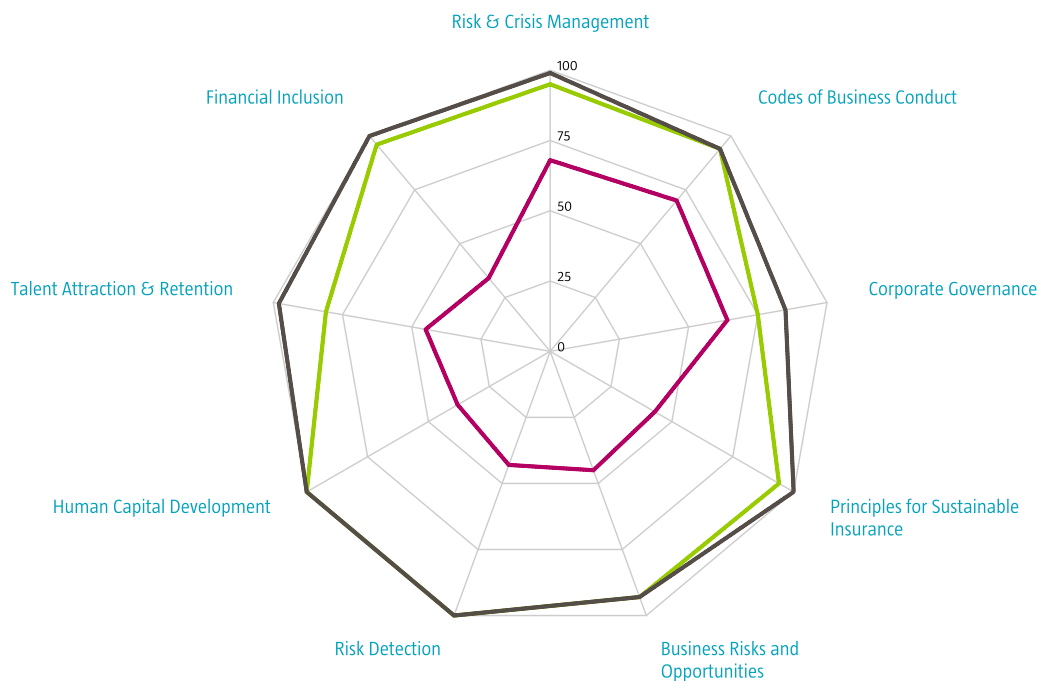


■ Industry best score ■ Industry average score ■ Allianz SE

Sustainability Performance

Allianz's Corporate Responsibility Strategy is organized around three focus areas: low carbon economy, social inclusion and business integration. Allianz's outstanding sustainability performance is characterized by the integration of ESG concerns into its different businesses through group-wide corporate rules. Allianz has developed multiple instruments to integrate ESG concerns in its underwriting, investment and asset management activities. Furthermore, it offers a broad range of products that integrate ESG risks and opportunities, such as micro-insurance products or green life insurance. Through its social inclusion program "Encouraging Future Generations," Allianz is expanding its low-cost financial services, widening access through financial literacy initiatives and enabling more people to access insurance through its Digital by Default strategy. In this way, the company demonstrates that it has not only seized the importance of addressing a growing social need, but of facilitating sustainable local development thus increasing its potential customer and employee base.

Company Performance for Selected Criteria



■ Industry best score ■ Industry average score ■ Allianz SE

For more information on assessment criteria, please visit www.robecosam.com/csa

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