

Member of DJSI World, DJSI Europe

Company Information

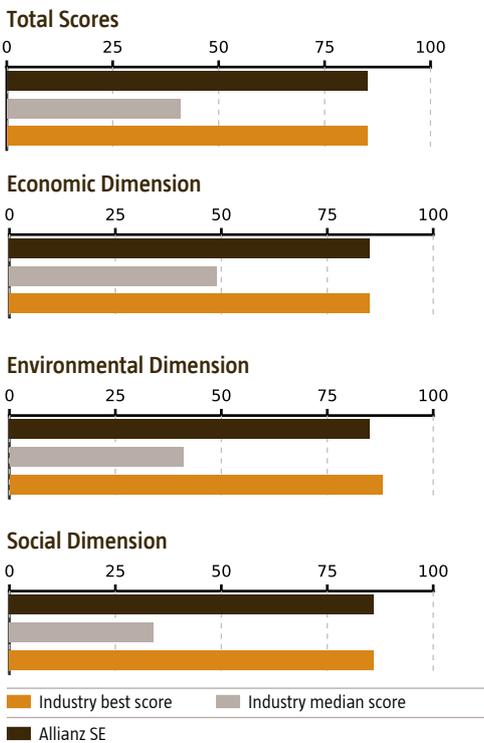
Country: Germany

Index market cap*: 97,429

*USD millions

Source: S&P Global BMI, 31 July 2018

2018 Assessment Results



Industry Overview	Maximum Score	Median Score
Total	85	41
Economic Dimension	85	49
Environmental Dimension	88	41
Social Dimension	86	34

DJSI World	Maximum Score	Median Score
Total	85	75
Economic Dimension	85	74
Environmental Dimension	88	78
Social Dimension	86	76

Allianz SE leads the Insurance industry in RobecoSAM’s Corporate Sustainability Assessment based on its Total Sustainability Score in 2018. This report provides a broad overview of the performance of the Insurance industry and the relative positioning of Allianz SE at the dimension and criteria level.

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 as the industry embraces digitalization, it faces both significant threats – but also opportunities. 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. It is also enabling insurers to collect real-time data on consumer behavior. Leading insurers, particularly those in life insurance, are exploring ways to use developments in digital technology to offer innovative products customized to meet the needs of their customers and incentivize healthier lifestyles through lower premiums.

Company Performance

RobecoSAM has selected the most relevant criteria in each sustainability dimension based on their weight in the assessment and their current or expected significance for the industry. The spider chart below visualizes the performance of the industry leader against the best score achieved in each criterion and the median industry score.



Legend: Industry best score (orange), Industry average score (grey), Allianz SE (dark blue)

Corporate Sustainability Assessment

The RobecoSAM Corporate Sustainability Assessment (CSA) is a comprehensive annual evaluation of companies' sustainability practices and performance. Every March, RobecoSAM extends invitations to over 3,500 of the largest, listed companies globally to participate in the assessment by completing an in-depth questionnaire. Assessment results are published in September, following the analysis of companies' submissions complemented by additional research performed by RobecoSAM.

RobecoSAM's CSA is one of the longest standing ESG rating methodologies worldwide, dating back to 1999. The CSA assesses companies on the basis of 80 – 120 industry-specific questions across 60 industries focusing on financially material economic, environmental, and social factors that are relevant to companies' success, but that are under-researched in conventional financial analysis. Every year, the CSA undergoes rigorous methodological review in order to ensure that the most current material sustainability topics, as well as emerging, long-term sustainability themes often of interest to investors are reflected, and companies are challenged on topics that lack disclosure today.

The results of the CSA are used for the annual rebalancing of the iconic Dow Jones Sustainability Indices (DJSI) and are made available to investors, researchers, and non-governmental organizations through the Bloomberg Professional platform. The results of the CSA are also used for the creation of the RobecoSAM Sustainability Yearbook, one of the most comprehensive annual publications on corporate sustainability.

Additional Resources

For more information on the CSA and a complete list of all Dow Jones Sustainability Indices constituents visit www.robecosam.com/CSA

Assessed companies can access their own results and benchmark themselves against their peers directly through the online assessment portal.

Contact

RobecoSAM AG
Josefstrasse 218
Ch-8005 Zürich Switzerland
Tel +41 44 653 10 10
assessments@robecosam.com

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