

Allianz  Partners

# Sustainability Brochure

Collaborating for a sustainable future



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# Introduction

Allianz Partners, we are committed to managing and measuring our social, environmental and economic impact and we are aligned with society's wider goal of sustainable development.

While we run our business in line with the expectations of diverse global stakeholders, we also see our corporate responsibility as a discipline that helps us manage risks and maximize on the opportunities available to us in a changing world. Allianz Partners Environmental and Social Governance principles are strongly connected to our purpose We Secure Your Future.

We take pride in being a caring organization who delivers peace of mind to those around us. This resonates strongly with our People Attributes, the behaviours by which we expect all Allianz employees to live: Trust, Customer & Market Excellence, Entrepreneurship and Collaborative Leadership.

Our 19.800 employees are providing a variety of services to our clients and customers 24/7 around the world. Our philosophy is to make people's lives simpler and safer. Living in a more sustainable world is important to us not only as a company, but also as individuals.

**"The sense of urgency to build a sustainable future for our planet is greater than ever.**

**This is why we are accelerating the integration of environmental and social governance into our organization and the way we conduct business. Simply put, our customers deserve the maximum peace of mind with simple, superior and sustainable insurance and services."**



**TOMAS KUNZMANN**  
CEO ALLIANZ PARTNERS



## OUR STORY

# About us

Part of the Allianz Group, Allianz Partners is world leader in B2B2C insurance and assistance products and services, delivering future-ready, high-tech, high-touch products and solutions in home & living, travel, mobility and health & wellness. Our products are embedded seamlessly into our partners' businesses or sold directly to customers through our commercial brands.

We are reinventing the experience of insurance to bring peace of mind to our clients, delivering solutions which are focused on their needs so they can get the most out of life.



We are customer centric



We facilitate your life



We are innovative experts

Cases handled:

58  
million

Calls handled:

59  
million

Global medical  
provider network:

904,000

Countries in which  
medical interventions  
occurred:

213

Medical  
repatriations:

8,500

Air ambulances  
chartered:

510

Net promoter score:

75

Number of  
car brands we work  
with: 50+ car brands  
in 30+ countries and  
with 30+ new mobility  
service providers in  
25+ markets

Offices globally:

41

Awards won:

48

Total employees:

19,429

Languages  
spoken:

70

Countries with  
commercial activity:

75

Female

58%

Male

42%

Employees  
by gender

## Our commercial brands

Working with partners to deliver the highest level of protection and service to their customers, we operate under four specialized and trusted commercial brands.

### Allianz Assistance

Providing best in class insurance and extensive emergency and everyday assistance solutions for our business partners and for customers everywhere.

### Allianz Care

Offering reliable and comprehensive health, life and disability protection to students, families, large multinationals and IGOs for over 15 years.

### Allianz Travel

Offering the industry's largest range of travel related insurance and assistance services to consumers, wherever they are in the world.

# Committed and engaged



# Sustainability Governance

The world continues to change at pace and regulatory pressure is increasing for all businesses, including financial institutions. Living our purpose – ‘We secure your future’ – means being a responsible and reputable company to build customer trust, loyalty and shareholder confidence, and to contribute to the societies where we operate.

To deliver our strategy, we established a **Global Sustainability Team** in 2019. The team is responsible for group wide integration of sustainability and aligning the sustainability activities of our local business units.

A Sustainability Committee reflecting the core importance of sustainability at Allianz Partners has been set up and the central team is guided by three Board members; Group CEO, group CFO and CEO Travel.

Members of the Committee are representatives from various global functional departments and experts from business units.

They meet quarterly and are responsible for:

- Steering the Environmental, Social and Governance (ESG) framework
- Taking ownership of corporate responsibility
- Engaging on climate-related topics
- Promoting societal positive impact
- Promoting sustainable products and services
- Contributing to responsible innovation
- Implementing associated stakeholder requirements and demands (e.g. Allianz internal, business partners, regulatory requests and requirements).



## Shaping the future **with our stakeholders**

### Stakeholder analysis

From May till September 2019, 2,850 internal and external stakeholders contributed globally to a review of 16 environmental and social governance related stakes. Participants from 47 different countries gave their view on the importance of the challenges related to governance, environmental and societal challenges.

Data protection, business continuity, responsible innovation, the integration of sustainable development in the value chains and diversity and inclusion came out as most critical.

### Co-creating our 2025 sustainability ambition

This work resulted in the creation of the 2025 sustainability ambition, based on three pillars:

**Being a responsible assister and insurer:** through responsible innovation, work with stakeholders, e.g. business partners, suppliers to integrate environmental and social governance in the value chains

**Reducing environmental footprint:** on internal operations and through our products and services

**Having a positive societal impact:** for employees, for customers and through inclusion programs.



Responsible & committed



Reduce carbon footprint



Positive societal impact



Being a  
responsible company



# Environmental, Social & Governance

Environmental, Social and Governance (ESG) refers to non-financial issues which can be influenced by, and can influence, our business activities. Examples include human rights violations, illegal logging activities or severe corruption allegations.

## How do we manage ESG risks?

Managing material ESG risks and seizing ESG opportunities, while embedding compliance, responsible sales and transparency as well as data protection and privacy across all areas of our business.

We aim to lead our industry by embedding strong Environmental, Social and Governance (ESG) standards into our everyday decision-making across our insurance and assistance businesses. Our industry-leading approach integrates ESG concerns by applying group-wide corporate rules and instruments across all our underwriting and assistance activities.

## ESG integration approach and processes

We integrate ESG through our referral and assessment process and guidelines for sensitive business areas across all underwriting (P&C).

Furthermore every transaction is screened locally to identify potential concerns. If a risk is identified, the case is referred to the appropriate group-level ESG function to assess it in more detail.



# Compliance

Our success is built on the trust our customers, investors, employees and the public have in our performance and integrity. This depends on the personal ethical conduct and capability of all Allianz Partners management and employees, and their desire to create value for all stakeholders.

**We endeavor to act at all times with:**

- Fair and Regulatory Conduct of Business, non-discrimination
- Thorough safeguards of client-related data, in particular strict maintenance of the banking and insurance secrecy, and compliance with applicable Data Protection legislation.
- Communication, Professional Independence of Journalists and Media: all communications of Allianz Group are required to be full, fair, accurate, timely and understandable.
- No Insider Trading or Recommendation.
- Complaints Management: The Allianz Group must deal with complaints from all customers or former customers promptly and fairly and in accordance with applicable laws and regulations.
- No corruption or bribery.
- Protection of Group Property and of Natural Resources.

## ZERO TOLERANCE OF FRAUD AND CORRUPTION

We take a zero-tolerance approach to fraud and corruption. At a minimum, this means complying fully with local and international anti-corruption and anti-bribery laws. The Allianz Anti-Corruption Program sets standards for a consistent and comprehensive group-wide approach in every jurisdiction. Aimed at employees and third parties with whom we do business, the program and policy prohibit the offer, acceptance, payment or authorization of any bribe, or any other form of corruption. Anti-Corruption training is compulsory for all employees.

## ANTI MONEY LAUNDERING AND ECONOMIC SANCTIONS

Within the framework established by Allianz Group's Code of Conduct, Allianz companies have established policies and procedures for the prevention of money laundering and terrorism financing. We use various screening and monitoring systems to manage risks and to ensure compliance with economic sanction restrictions.

## ANTI TRUST

The global Allianz Antitrust Program consists of the Allianz Antitrust Standard. It lays out core principles and measures to be adopted across the Group in order to ensure compliance with antitrust law. The Allianz Antitrust Code provides a set of core behavioral rules that employees must observe when dealing with competitors, customers and business partners.

## DATA PROTECTION GUIDELINES

Since the vote of the General Data Protection Regulation by the European Commission, we have created the Allianz Privacy Standard, which constitutes the Allianz Binding Corporate Rules for every entity belonging to Allianz Group with regards to any processing of personal data. A public version of the Allianz Privacy Standard can be found here.

## SLAVERY ACT

Allianz Group takes an active stance against modern slavery, child and forced labor and has zero tolerance towards human rights violations. We are committed to respecting and integrating human rights in line with the United Nations Guiding Principles on Business and Human Rights and as set out in the International Labor Standards of the International Labor Organization (ILO). Allianz recognizes the importance of human rights, as both a value-based issue and a business issue. As such, Allianz has integrated human rights aspects into its business and operations in accordance with OECD Guidelines for Multinational Enterprises and has been a participant in the UN Global Compact (UNGC) since 2002.

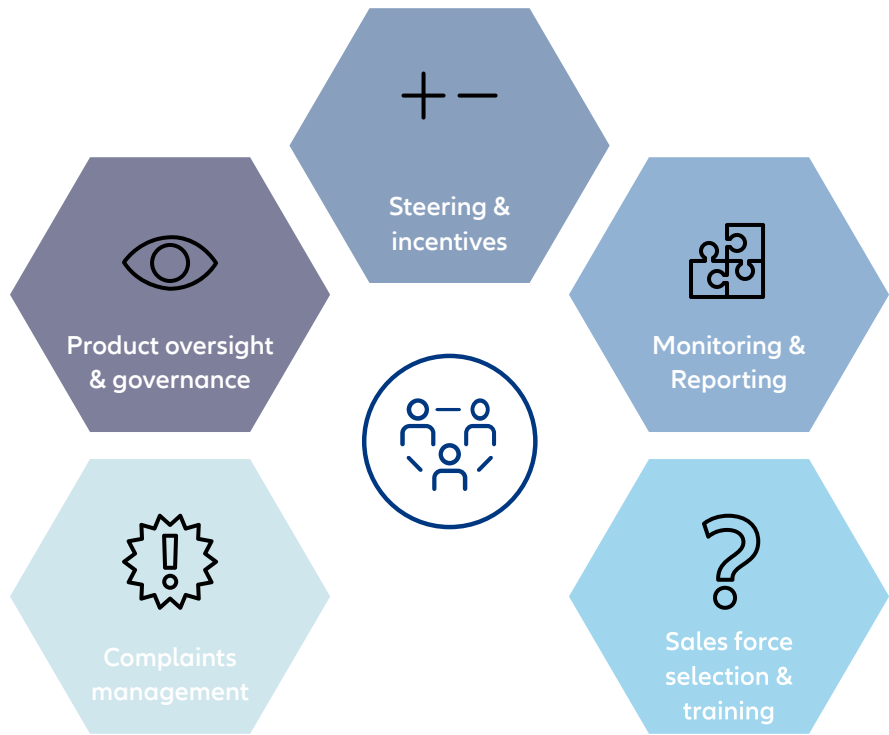
# We care for our customers

## Customer excellence

Customer excellence is at the heart of our strategy, and obviously includes customer protection.

We aim at all times to act fairly, honestly and professionally.

Allianz Partners' reputation is based on the trust that customers, shareholders, employees, and the general public have in the integrity of Allianz Partners. This trust depends, essentially, on the way we inform and advise customers, and on the personal conduct and capability of our sales employees and sales representatives.



## We care about feedback and customer's insights

Customer feedback management processes are in place regardless of how that feedback is given, as we want to engage with our customer at their preferred touchpoint (mail, email, phone call, social media, etc.)

Feedbacks, positive or negative, are logged, thoroughly analysed and managed by the relevant department so as to understand the issue and to improve our quality of service or products.

The Voice of the Customer program, where we are rated by our customer 4.5 on a scale from 0 to 5, enables us not only to identify & solve pain points in the Customer Experience, but also provides us with insights that enable us shape tomorrow's Customer Experience.

We also gather consumer understanding throughout our Customer Lab who helps us to identify the core needs of different consumer groups and develop business solutions accordingly

## Protection & Resilience

The Allianz Partners Standard for Protection & Resilience ('Standard') outlines the framework, principles and procedures on how to establish, implement, and maintain Protection & Resilience within Allianz Partners Group. It defines the core professional, procedural and organizational requirements to help to ensure a culture of organizational Protection & Resilience to anticipate and prepare for, and adapt to changes and sudden disruptions to protect Allianz Partners' business operations (IT and Non-IT), personnel and physical assets so the Allianz Partners Group is better positioned to respond in an effective and efficient manner.

# Sustainable procurement

## Allianz Group Standard for Procurement

The Group Standard for Procurement requires that supplier selection decisions are based on objective and transparent criteria, including carbon footprint data.

It also requires suppliers above a certain spend threshold to meet the standards set out in the Allianz Vendor Code of Conduct.

This is aligned with International Labor Organization (ILO) standards and the U.N. Global Compact (UNGC). The requirement is integrated in the registration and screening process.

## Third party due diligence processes

We only want to work with third parties that are suitable from an ethical and anti-bribery perspective. For vendors and providers: this includes any stakeholder with whom an Allianz Partner's entity has outgoing financial flows. This includes also charitable associations, government bodies and industry associations.

## Vendor Integrity Screening

Being a leading actor in assistance services, any reputational threat linked to unethical conduct of our vendors may harm our business, credibility and reputation. To reduce such risk we require all Functional and Operational vendors within a certain threshold to undergo a Vendor Integrity Screening Process (VISP) before entering into a business relationship with Allianz Partners. This ensures that they are fully compliant with the ethical standards of the Allianz Group and with the laws and regulations related to corruption, economic sanctions, embargo, terrorism and/or money laundering. When activities are outsourced, the providers are subject to a thorough Due Diligence process that allows identification and detection of the main risks related to the outsourced activities. The Outsourcing policy is compliant with Solvency II requirements.



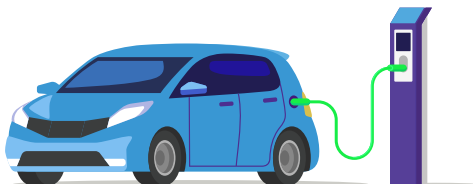
A young girl with long brown hair, wearing a purple shirt, sits in a field of daisies, looking away from the camera towards a sunlit path in a forest. The scene is bathed in warm, golden light, suggesting late afternoon or early morning. The background is a soft-focus forest with tall trees and dappled sunlight.

# Sustainable products & services

## Products & services Low carbon economy

As a responsible insurance and assistance company, we commit to offering sustainable products, solutions and services to our customers. We are developing services and products with our partners to be able to support the **new low carbon economy** and make our contribution to a less polluted world.

- Providing services to **new mobility**: Electric Vehicle assistance, Shared mobility solutions, extended warranty, (E) bike services and insurances
- **Reduce CO2 emissions when delivering our services**: e.g. Increased roadside repairs & phone fix to reduce the need for towing
- Use of **reconditioned spare parts**
- Training of people working in the sector of rescue and recovery industry to comply with the legislation and to **operate safely** when dealing with Electric (EV) and Hybrid vehicles



## Repair, Recycle Reuse, Reduce

**Protection for customer key devices:**  
Our MDDR protection solution combining insurance and service to maximize the product usage by end customers:

- **Product lifecycle extension:** Maximizing the lifespan of the mobile device and appliance products thanks to repairs services offered by Allianz Partners
- **Circular economy:** Recycling of old devices for spare parts and re-use of materials whenever possible
- **Advice on energy transition** diagnosis, advice on repairs, how to apply for subventions
- **Digital solutions reducing CO2 impact**
- Video and tele services to support our customers wherever they are
- Use of digital traveler and assistance platforms, online claims assistance and electronic insurance cards



## Products & services for a positive societal impact

- Medical **remote consultation solutions** gives access to health care for people in remote areas or in fragile health situations and limits traveling and movement hence reducing the carbon footprint.
- Services to **dependent people and those taking care of them**, by providing guidance to obtain state subventions, psychological support, home assistance services....
- Helping **elderly to stay independent for longer** through equipment with specific alert devices connected to emergency services (connected glasses, buttons...)
- **Employment assistance:** professional guidance and support services to enable students and young professionals to identify the right orientation, give access to academic support and more.
- Assistance solutions **adapted to the needs of people with reduced mobility**, in the event that their vehicle is immobilized.
- **Health insurance services** to employees from non-governmental and intergovernmental organisations and refugees.



# Sustainable Innovation



At Allianz Partners, the objective is to encourage innovation wherever it comes from. We are integrating sustainable innovation into all of our business lines and offering digital solutions throughout. Being digital with a heart, delivering simple and sustainable products and services.

That is why the customer is at the center of the innovation process, leveraging insights to continuously adjust our solutions & models. We use voice of the customer questionnaires, user tests and feedbacks, insight from target groups and data analysis to build our innovative solutions.

Through exploration and prospective innovation: we challenge ourselves and the organization on longer term projections and ideations of what the future of sustainable ecosystems could and should be, or how emerging technologies could benefit our organization's processes, products & solutions, and customer experience.



## Assistance & mobility

Collaboration with leading automotive manufacturers on E-Mobility, Connected Cars, Autonomous Driving, Shared Mobility.



## Health & wellness

Advanced health and life service propositions, including symptom checker, video consultation platform.



## Travel

Digitilisation of the customer journey through proactive insurance.



## Easy

Artificial Intelligence, Blockchain, Chat and Voicebot, Smart Home and Digital Risks solutions.



We care for  
our people



# Our people

We believe that collaborating for a sustainable future must start from within. Our 19 800 people across 41 locations speaking 70 different languages are part of our diverse and global workforce.

## Our caring culture

We enable a purpose driven company with our Employer Value Proposition 'Let's care for tomorrow' lived from inside out and continuously work on reinforcing this caring culture through our People Care program that:

- provides our people with health & wellbeing offerings,
- creates a coaching & mentoring culture that empowers them to grow, learn and ,
- fosters diversity & inclusion through employee networks and global strategy to allow employees to fully express their uniqueness,
- and strengths in the professional environment.

## Caring for Employee Health & Wellbeing

Allianz Partners is committed to being an inclusive workplace and supporting employees to be healthy in their lives physically, emotionally and socially.

We have deployed telework, that covers all aspects of flexible working arrangements outside Allianz partners premises and offers flexible working in terms of location and hours (including part-time jobs), to help manage work-related stress and work-life balance.

## Embracing Uniqueness

We commit to providing a fair and inclusive environment where everyone can succeed regardless of gender, age, ability, religion, sexual orientation or cultural background.

Consistent with the Allianz Partners' anti-discrimination and anti-harassment policy, we have zero tolerance of discrimination and harassment in the workplace.

## Engaging Employee Networks

Around the world, a growing number of Allianz Partners employees have access to a community that increase their sense of belonging. We provide the opportunity to join the following employee networks:

- Allianz NEO (focusing on gender inclusion),
- Allianz Pride (focusing on LGBT+ inclusion),
- Allianz ENGAGE (focusing on generation balance),
- CulturAllianz (focusing on multiculturalism)
- Allianz BEYOND (focusing on disability inclusion).

## Keeping Balance

Our progress in having gender balance and people of different nationalities, generations and cultural backgrounds in senior roles is a clear display of having challenged the status quo.

To support women in their career development, Allianz Partners launched a female development program in 2021 that supports female talents who are compelled to drive their own development and build careers aligned with their strengths and professional purpose.

## Fostering self-development & life-long learning

In 2021, we have launched the 1-hour learning per week policy, encouraging each and every one to dedicate 1 hour of their time in a week to their learning journey.

In that content, we have made digital learning available to all employees worldwide by deploying the Allianz U learning Platform (Powered by Degreed).



WE CARE FOR OUR PEOPLE



91%

of employees participated in some training in 2021

100+

people engaged in our employee networks

58%

female headcount



659.119h

of training ours in 2021 across Allianz Partners



34h

of training per employee

91%

leadership passport holders in 2021

44%

female in Allianz Partners Board of Management

58%

female managers



## WE CARE FOR OUR PEOPLE

### Empowering growth & leadership mindset

People leaders have embarked on a leadership development journey and 90% of them received their #lead leadership passport, as part of the #lead program.

Launched in 2019, the Unleash Development program identifies leadership potential to create a strong and diverse internal pipeline for the next generation of leaders.

### Supporting New Ways of Working

Our objective is to shape where and how we will work in the future, to capitalize on positive impacts for customers and employees brought about by the COVID-19 pandemic which acted as a catalyst for the transformation we had already started. We implemented:

- flexible work arrangements to better adapt to the hybrid environment and to our employee lifecycle
- global events, where our People across the globe can connect and celebrate as One Allianz Partners (Younited Global Townhall, panel discussions, regional group coaching, etc.)
- supportive toolkits and learning paths, adapted to the moments that matter, to support leaders and employees in their transition to new ways of working

### Strengthening our listening & feedback culture

One of our main feedback mechanism is the annual Allianz Engagement Survey (AES), our formal employee feedback platform for gathering employee feedback and promoting a high-performance culture.

Beyond AES, we developed our feedback framework: a standardized, all-inclusive material pack for Allianz Partners employees to facilitate the proper delivery of feedback.

The "Multi Rater" process is another important pillar of our feedback culture. It is providing employees with valuable insights into their perceived strengths and developmental needs, measured against the „People Letter“ attributes and behaviors

## Our Awards & recognitions

### Celebration of achievements

In the frame of the Global Recognition program we celebrate our people across Allianz partners Group and recognize their successes at work and beyond

### EFR Certificate (June 2021)

Allianz Partners Multiasistencia (Sercoma, Multiasistencia and Sigma Entities) received EFR Certificate from Fundación Masfamilia for the fourth time for its contribution to work balance, employee wellbeing, equality, diversity and Inclusión.

### Best places to work for LGBTQ+ equity

Allianz Partners Mexico received this award for the second time for its outstanding LGBTQ+ inclusion practices (network, policies, programs, etc.) as part of the Human Rights Campaign.



### EDGE

Allianz Partners has proudly received a global EDGE Assess Certification. This external accreditation recognizes and rewards our commitment to workplace gender equality. Allianz Partners was recognized for workplace gender equality as a global line of business, and was also locally certified in multiple countries.



Committed to  
a low carbon economy

# Carbon neutral since 2012

## Environmental Management

Allianz Partners is participating in the Allianz Group approach to environmental management.

Allianz has a group-wide Environmental Management System (EMS) which provides standards and controls, supports environmental data collection, and promotes transparent reporting of environmental impact across the operations.

Operational implementation of the EMS is monitored by the Group Environmental Officer and supported by the Board of Management of Allianz SE.

Allianz has a long-established carbon reduction strategy to manage CO<sub>2</sub> emissions from our operations, for example through energy-efficient planning, construction and operation of buildings, buying green electricity, and using carbon efficient vehicles.

In May 2018, Allianz joined the Science Based Targets initiative (SBTi) and committed to set long-term climate goals. *Allianz Group is accelerating the deployment of its climate strategy and has announced new ambitious commitments in both its core business and operations. The company will limit the greenhouse gas emissions (GHG) deriving from Allianz's sites and activities in over 70 markets to net-zero by 2030. This is in line with the ambitions of the Paris Agreement to limit global warming to a maximum of 1.5°C by the end of the century.*

Allianz Group has been carbon-neutral since 2012, achieved by neutralizing remaining CO<sub>2</sub> emissions through investment in carbon-reduction projects. In 2018, under the RE100 initiative, Allianz committed to source 100% renewable power for group-wide operations by 2023.

## CO<sub>2</sub> Emissions

The main CO<sub>2</sub> emissions arise from energy consumption, business travel and paper use. At Allianz we have committed to reduce CO<sub>2</sub> emissions by 30% per employee by 2025, against a 2019 baseline. By the end of 2021, we had reduced emissions by 60% per employee.



Allianz scored 92 of 100 points. And is the top 1% of the DJSI which means the highest score in the industry.

# ecovadis

OVERALL SCORE



Ecovadis rating for Allianz SE and its subsidiaries

# Further reducing carbon footprint

In our ambition to continue to optimize the use of natural resources and reduce the pollution related to the Allianz Partners internal operations, we aim to reduce, between 2020 and 2025, 17% the GHG emission per employee. We will do this by a 5% reduction of energy usage in the buildings in which we operate, reduce business travelling and paper use by 20%.

In addition we aim to reduce our waste by 5% and water usage by 10%.

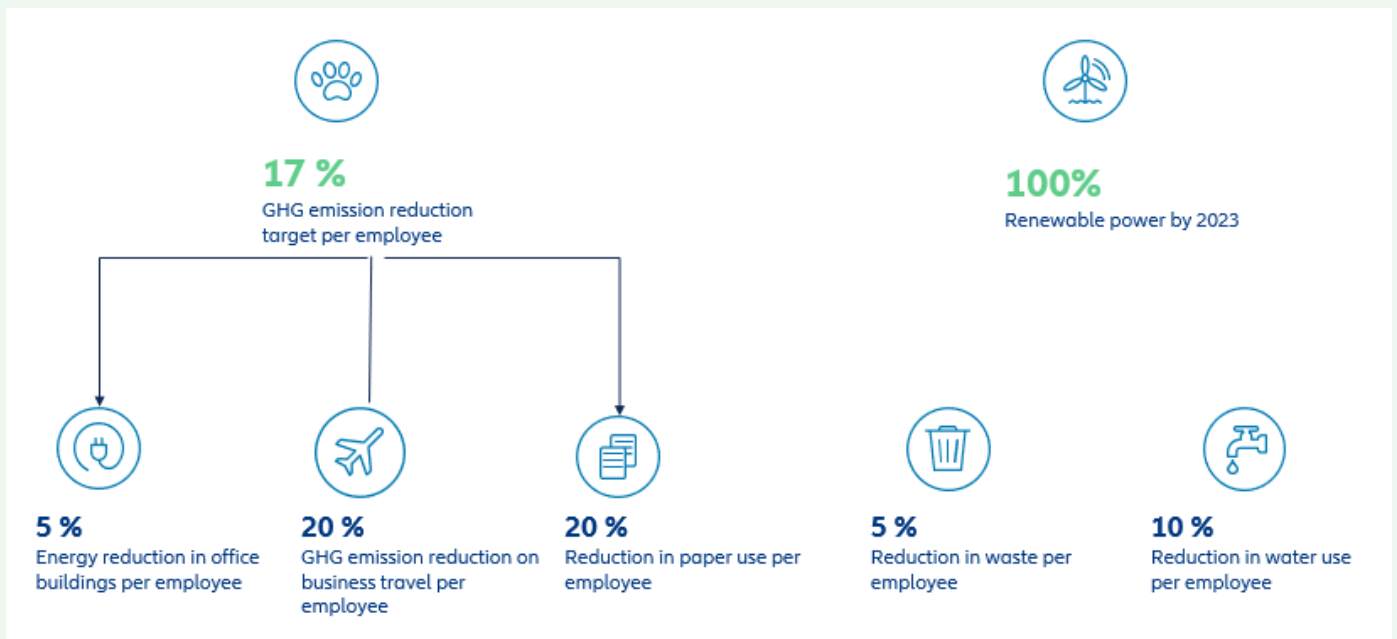
Where available we are using renewable energy for our premises and participate to the RE100 objective.

Our employees have access to our Green Policy We care for environment and the Digital Guideline to contribute to the material and digital carbon footprint reduction. A plastic reduction initiative has been implemented since 2020.

Many awareness actions are organized during the year like Earth hour, World Cleanup day or the sustainable development week.



## Ambition 2025

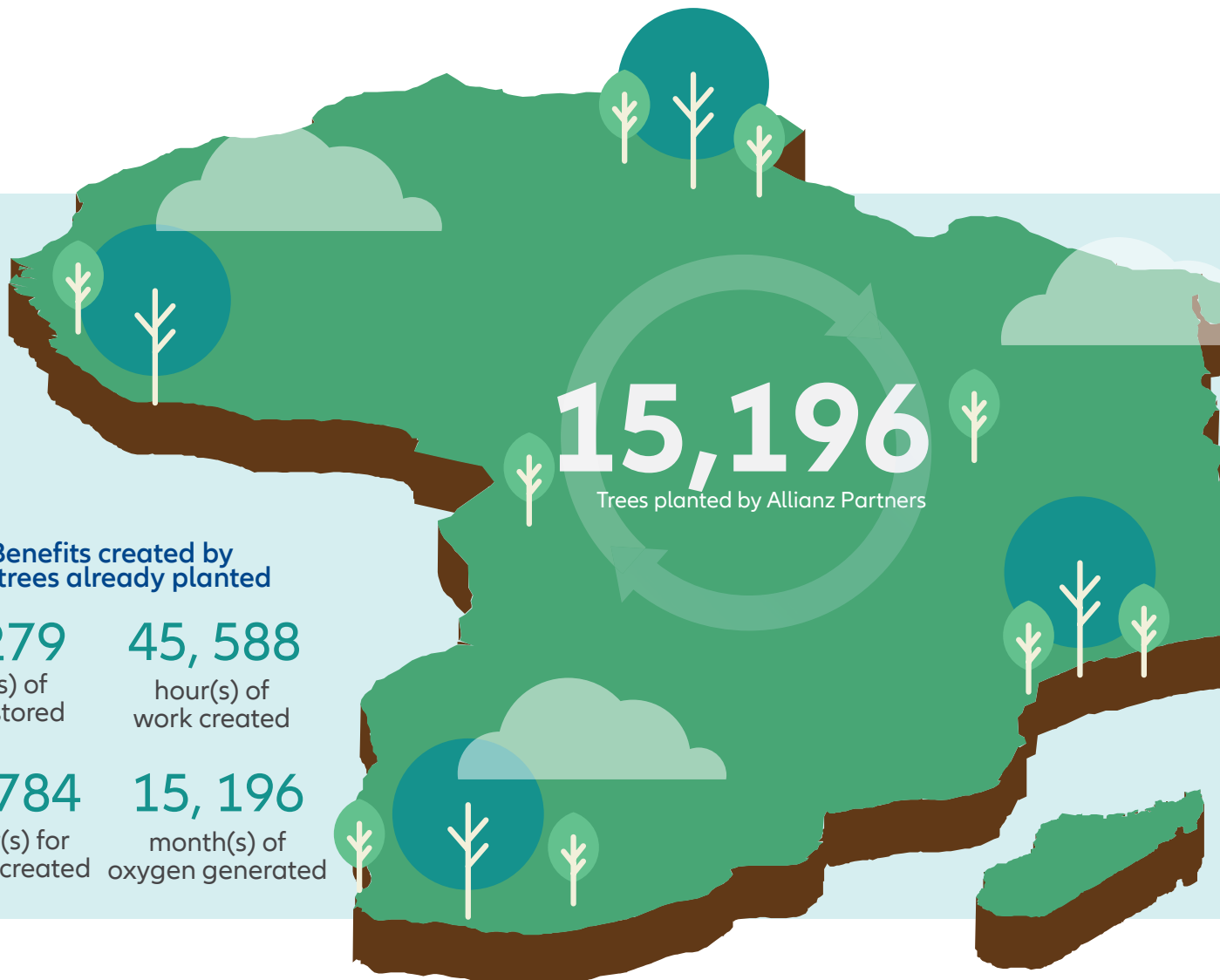


## Contributing to protect the environment

Over the last years we participated to protect forest and contribute to planting trees in Kenya and Morocco.

In 2020 many our employees needed to travel around the world for business purposes representing 1.600 teqCO2 emissions. This is why we decided to collaborate with Reforest'Action to plant and protect 11.200 trees in the Ivory Coast and South Africa, to contribute to CO2 stock.

It is important for us that these tree planting and conservation projects are not only beneficial from an environmental perspective but also make a positive societal impact in those countries and contributes positively to the biodiversity.



### Benefits created by the trees already planted

**2,279**  
ton(s) of  
CO2 stored

**45,588**  
hour(s) of  
work created

**60,784**  
shelter(s) for  
animals created

**15,196**  
month(s) of  
oxygen generated



# Global awareness actions

A **Global plastic reduction initiative** is in place since the beginning of 2020. All Allianz Partners business units are engaging to remove from their premises all single used plastic items.

Campaigns are set up to invite staff to join the initiative by reducing their plastics/waste when going for take away food (and bringing in plastic to the premises...)

And we work with external providers (e.g. distribution machines, company restaurant, food delivery for meetings...) to replace single use plastic bottles, products, containers etc with more sustainable materials.



## World clean up day

Allianz Partners employees also actively support local clean-up activities. Every year, many of our entities organize clean up activities in the different countries during the World Clean Up Day.



Creating a  
positive societal impact



## Contributing to an equitable society

We believe that business can only thrive as part of an equitable society. Collective social responsibility has never been so important. We must come together to create and scale our positive societal impact through collaboration and engagement, especially for next generations.

Our approach to corporate citizenship combines a long-term vision with the ability to quickly mobilize local resources to create a lasting impact for global society and local communities.

We also recognize that each country has different social priorities and we encourage local operations to build on our strategy and diversify their approach.

### How do we contribute?

We support initiatives through global partnerships, financial contributions, sharing our expertise and by encouraging our skilled employees to volunteer. Other activities include awareness campaigns, dialogues, training, awards, social partnerships and sponsoring, fundraising, donations and the initiatives of corporate foundations or programs.

We ensure our contributions are transparent and based on clearly agreed principles, namely the Allianz Group Guidance for Donations and Charitable Memberships.

Many colleagues from around the world are involved in local societal projects and this represented in 2020 more than 4.400 hours of volunteering.

# +4,400

Hours of volunteering in 2020.

## Global initiatives



### Allianz World Run

Running for the good cause! The global annual fundraising event marked its 6th year in 2021. Employees accumulate activity minutes which contribute to support Covid-19 worldwide Aid projects by strengthening healthcare with a focus on Colombia, Lebanon and Philippines.



### Blood Donation Campaign

Every year we run a blood donation campaign in Allianz Partners entities. To create awareness on blood donation. In 2021, several business units organized blood donation activities.

# Local and global programs for a positive societal impact

## Allianz Partners Societal Impact Program

In 2021 the Allianz Partners Societal Impact Program has been created. Our definition of societal impact is any positive or significant measurable change or effect by addressing a societal need in the community around us.

This annual worldwide program allows Allianz Partners entities to get grants to fund a societal impact project. It is not only about funding but also about inviting and encouraging employees to active engagement. The projects are mainly focused on driving transformative changes that foster and enable self-sustained livelihoods of the next generations.

## Geographical distribution



Two of the projects are highlighted below.

## Digital Health for Vidya India

In urban India, adolescents from under-privileged backgrounds have limited access to quality primary care. This program allows access to prevention and primary healthcare to students of the VIDYA school and their families.

We provide:

- Doctor Chat: A confidential, chat platform to ask medical questions to qualified local doctors
- Teleconsultation: Video/audio based teleconsultation with qualified doctors
- Preventive healthcare: Annual health checkups with local doctors, Health talks with our Indian colleagues self-sustained livelihoods of the next generations.



## Support for St. Joseph's Villa's Nutrition Program and Learning and Therapy Garden

As a part of their Career and Transition Services, St. Joseph's Villa's Nutrition Program and Learning and Therapy Garden work in conjunction to serve more than 250 students/week with intensive, best-practice experiential programming that helps ensure access to healthy food; expose students to new skills and vocational opportunities; promote positive social behaviors and community integration; and foster healthy food habits and their links to academic success and long-term.

Employees (and family members) can contribute and volunteer.

## Some local initiatives for a positive societal impact

### Allianz Partners France

Through its partnerships with numerous associations, Allianz Partners Solidaire helps people facing social exclusion with job searches, administrative tasks and support, etc.



### Allianz Partners USA

Two teams of associates, over two days, packed 10,000 meals to help Rise Against Hunger in their mission to end hunger in our lifetime by providing food and life-changing aid to the world's most vulnerable.

### Allianz Partners Romania

Through their "Let's bring joy on Saint Nick's" project, the Allianz Partners Romania colleagues were able to bring the some joy to the children from the Covid pediatric ward within the Mioveni City Hospital through offering them support and Christmas gifts.



### Allianz Partners Mexico & Brazil

Every year we drive blood donation campaigns in many of our different business units in the world. For example In 2021, 23 employees from Allianz Partners Mexico and 32 from Allianz Partners Brazil voluntarily signed up to donate.

# Ratings and certifications

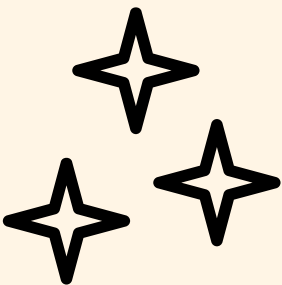


## RATINGS AND CERTIFICATIONS

Allianz strives to be a sustainability leader in the sector. Sustainability ratings and industry benchmarks enable us to improve our performance and transparency. We take part in a wide range of external assessments and benchmarking initiatives, such as those listed below.

### ALLIANZ PARTNERS RATINGS

AM Best Credit rating  
Allianz Partner's A+



Allianz achieved a Gold award in the Sustainability Yearbook 2022 after achieving the highest score in the insurance industry.

In 2021 Allianz received a rating of AAA (on a scale of AAA-CCC) in the MSCI ESG Ratings assessment.<sup>1</sup>

In 2021 Allianz was ranked in the top 7 companies in the diversified insurance sub-industry and was assessed to be at a low level of ESG risk.<sup>2</sup>

Allianz was ranked top 5% in sector in the FTSE4Good Index in 2021

Allianz had the highest rating in the ISS Quality Score for the environment and social pillars in 2021

Allianz has achieved a Gold sustainability rating by Ecovadis in 2021

Allianz was rated B in 2021.

**Sustainability Award**  
Gold Class 2022

**S&P Global**



**FTSE4Good**



**68** / 100  
95th  
PERFORMANCE



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