



# ALLIANZ PARTNERS

## OUR CSR APPROACH

2020

Allianz  Partners<sup>1</sup>

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# INTRODUCTION

At Allianz Partners we define Corporate Social Responsibility as a commitment to measure and manage our social, environmental and economic impact to enable us to contribute to society's wider goal of sustainable development.

Operating in a responsible and sustainable manner is important for us. While we run our business in line with the expectations of diverse global stakeholders, we also see 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 and we endeavour to help and improve people's quality of life. 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 21,500 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 us as individuals.



"Today more than ever, customers, employees and stakeholders are choosing to work with socially responsible companies and brands. At Allianz Partners we integrate sustainable development into our business model and we translate CSR principles into concrete actions."

SIRMA BOSHPAKOVA, CEO ALLIANZ PARTNERS

# INTRODUCTION

Allianz Partners is a world leader in B2B2C insurance and assistance, offering global solutions that span international health and life, travel insurance, automotive and assistance. Customer driven, our innovative experts are redefining insurance services by delivering future-ready, high-tech high-touch products and solutions that go beyond traditional insurance. Our products are embedded seamlessly into our partners' businesses or sold directly to customers, and are available through our commercial brands.

## 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.

### Allianz Automotive

Providing integrated products & services for automotive brands and redefining insurance through innovation & partnerships with leader manufacturer

## Key figures on Allianz Partners



## We are part of the Allianz Group

The Allianz Group is a global financial services provider with services predominantly in the insurance and the asset management business. Allianz is the number one insurer in the 2019 Interbrand Best Global Brand Rankings.

Operating profit of **€11.9 bn**

Third-party assets of **€1,686 bn**

Allianz Group serves **92 m** customers

Over **142,000** employees worldwide

Active in more than **77** countries

## CORPORATE RESPONSIBILITY: our three pillars-based approach

Allianz Partners believes that building a sustainable business means increasing transparency and promoting open dialog about our opportunities and challenges. That is why we aim to communicate openly and comprehensively about our Corporate and Social Responsibility commitments, approach and performance against our commitments.

In Allianz Partners, Corporate & Social Responsibility is built around three dimensions: Environmental & Social Governance (ESG), Low Carbon Economy and Social Inclusion.

### I/ESG BUSINESS INTEGRATION



Fostering integrity by being transparent and integrating ESG into our core business.

### II/LOW CARBON ECONOMY



Providing solutions for tomorrow's climate through low-carbon investments, sustainable solutions and efficient operations.

### III/SOCIAL INCLUSION



Unlocking solutions for a more inclusive society and a resilient future.

## CORPORATE RESPONSIBILITY: our three pillars-based approach

### 1. Environmental & Social Governance Business Integration

#### What is ESG?

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.

In 2018, Allianz launched the next generation of ESG guidelines through the updated Allianz Standard for Reputational Risk and Issues Management.

At Allianz Partners we follow closely the guidelines and processes as set by Allianz SE.

#### 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.

#### 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. All these entities are subject to the Vendor Integrity Screening Process.



### Zoom: Vendor Integrity Screening

Being a leading actor in assistance services, any reputational threat linked to unethical conduct of our vendors may harm both our business and credibility as well as our 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.

## CORPORATE RESPONSIBILITY: our three pillars-based approach

### 2. LOW CARBON ECONOMY

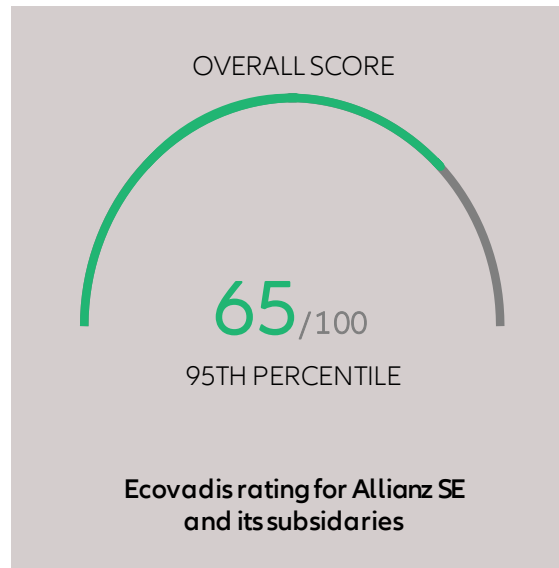
#### Environmental Management

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 our 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, linked to the Paris Climate Agreement to limit global warming to well below 2°C. Allianz Group has been carbon-neutral since 2012, achieved by neutralizing our remaining CO<sub>2</sub> emissions through investment in carbon-reduction projects. In 2018, under the RE100 initiative, we committed to source 100% renewable power for our 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 2020, against a 2010 baseline. By the end of 2019, we had reduced emissions by 35% per employee.





## CORPORATE RESPONSIBILITY: our three pillars-based approach

### 3.SOCIAL INCLUSION

Allianz supports initiatives through global partnerships, financial contributions, sharing expertise and encouraging its 142,000 skilled employees to volunteer their time.

At Allianz Partners we participate in global initiatives organized by Allianz SE such as the World Run and have many local initiatives. We encourage our Business Units to engage employees by offering volunteer programs and providing financial support.

#### ALLIANZ PARTNERS SOLIDAIRE

The Allianz Partners Solidaire is a skill sponsorship program, common to the following French-based companies: Allianz Partners France, Allianz Partners Global Office, Sepsad, GTS...

The selected area of intervention is the fight against exclusion, (linked to the disability, unemployment and social condition). A central lever and an essential condition to set up partnerships with associations: the implication of the collaborators, via the sponsorship of skills and solidarity leave.

#### ALLIANZ PARTNERS SOLIDAIRE CELEBRATES ITS 10<sup>TH</sup> BIRTHDAY!

Photo: Noël Ghanimé, CEO  
Allianz Partners France





## ALLIANZ PARTNERS' ROLE IN SOCIETY

Our 3 strategic pillars are translated into 4 roles

Allianz Partners plays in society:

Sustainable  
Insurer &  
Assistance  
provider

Trusted  
company

Attractive  
employer

Committed  
Corporate  
Citizen

### Our role as a sustainable insurer & assistance provider

As an insurance and assistance provider, customer care is at our core. We help people in their time of need, and our NPS (Net Promoter Score) above 70% shows that they deeply value our support.

To ensure we continuously merit our customers' trust, we are keen to keep on evolving our services. Our "Customer lab" helps us to identify the core needs of different consumer groups and develop business solutions accordingly.

Our "B-Partner lab" helps us assessing the quality of our relationships with our Partners and shape our value proposition. In addition, our "Voice of the Customer" approach will improve our understanding of end-customer journeys and allow us to address any potential dissatisfaction causes in real time.

It is this constant exchange with consumers, partners, and customers that helps us to stay close to what they truly need and expect from us and to keep delivering the best, most-trusted services.



## ALLIANZ PARTNERS' ROLE IN SOCIETY

### Our role as a sustainable insurer & assistance provider

#### Examples of product and services included in the Allianz Group Sustainable Solutions Program:

##### AUTOMOTIVE

We offer the Electric and Hybrid Vehicle Awareness Program, a specific training for independent professional from the rescue and recovery industry that are involved in the movement of high voltage vehicles. We have a second product called Global OEM (Original Equipment Manufacturer) Warranty Program, an extended warranty insurance that starts upon expiry of the manufacturer warranty. By that, we create additional peace of mind for our customers and make sure that vehicles can be used for a longer time.

##### HEALTH & LIFE

We offer social insurance solutions to Inter-Governmental Organizations (IGOs) when it comes to managing their international and mobile staff, in geographical and political scenarios that become increasingly challenging. We have been providing dedicated health and life insurance for IGOs workers and their families for over 50 years.

We understand the specific health insurance needs of Non-Governmental Organizations (NGOs) for their staff including expats and their families, staff working abroad on a short term basis and Third Country Nationals.

From 2017 onwards, NEXtCARE, our third party medical claims provider, has been appointed by UNHCR in Lebanon to administrate the Syrian Refugees health insurance plan (1 million refugees), currently funded by the United Nations.



#### ZOOM: ALLIANZ PARTNERS FRANCE

**Medical teleconsultation, a real support to people with fragile health, to geographical deserts areas and to carbon reduction.**

Medical teleconsultation allow access at anytime and anywhere to French-speaking health professionals. This service, available by phone or by internet meets both social and environmental needs. Since 2019, it allows access to health care for people in geographical deserts, on a trip or in fragile health situations to limit their travel and therefore the stress associated. From an environmental perspective, it limits rides and therefore the carbon footprint associated with a medical visit.

##### Education and Career services for students

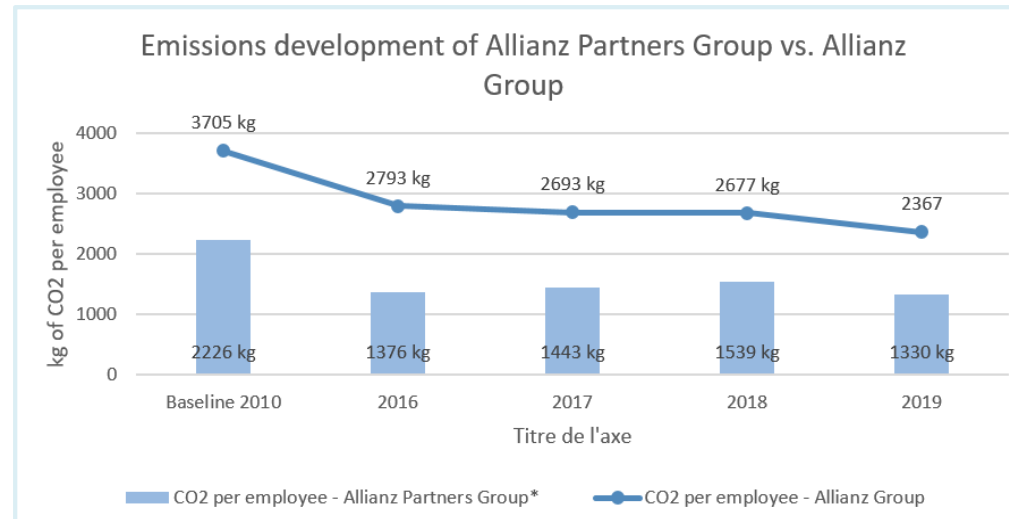
A range of Education and Career services enabling students, people looking for a job or searching for orientation and next career steps to find the right educational pathway and/or the right job. Since 1997, advices from our internal experts allow a better social insertion to students and people looking for a job. It helps them find an adequate educational orientation that will ensure a good match between their skills and the job market. We also support students who have difficulties at school due to social or medical events to learn a key methodology to gain confidence and to motivate themselves, and avoid drop out of schools.

##### Hearing impaired and deaf clients solution: Roger Voice

Today the 6 million deaf and hard of hearing people can reach our assistance platform 24/24 7/7 and "talk"/exchange via our Roger voice solution with our agents. The solution gives an easy access to all our services from health over roadside to home and travel assistance.

## ALLIANZ PARTNERS' ROLE IN SOCIETY

### Our role as a sustainable insurer and assistance provider



### ENVIRONMENTAL MANAGEMENT

The Allianz group-wide Environmental Management System (EMS) provides standards and controls, supports environmental data collection, and promotes transparent reporting of environmental impacts across our operations.

Allianz Partners is contributing to the wider Allianz SE goal to reduce the company's carbon footprint and is continuing to reduce its global footprint.

Here are some concrete examples on how we contribute:

#### Air travel

- Global Travel Regulations have been issued to set the rules for business travelling.
- Tools for working cross-border and increased number of Visio Conferencing systems to reduce travelling

#### Energy

- We are gradually moving to the use of renewable energy for our premises. In 2019 our Irish, French, Spanish and English office operations are already running on renewable energy.

#### Waste

- Awareness activities and actions are organized to reduce waste with specific focus on plastic Consumption: reusable cups have been introduced to reduce plastic and further actions planned to take out single use plastics from our office operations.
- We are committed to taking our recycling actions a step further

Other activities include moving the company car park away from gasoil, and implementing water and paper usage awareness programs.

\*16 Allianz Partners entities participate to the Environmental Reporting 2019



## ALLIANZ PARTNERS' ROLE IN SOCIETY

### Our role as a sustainable insurer and assistance provider

#### WORLD CLEAN UP DAY



Allianz has been rated as the top sustainable insurer in our industry for the second consecutive year by the Dow Jones Sustainability Index. At Allianz Partners we take great pride in this and we are committed to transforming ourselves both in business and at societal level. In September 2019 many of the Allianz Partner's entities participated in the World Clean Up Day (Belgium, Ireland, the United Kingdom, India, Australia, Italy, Qatar and Bahrain), and joined millions of volunteers worldwide to clean up our planet of waste.

This event follows the **“one country, one day”** ambition, uniting people from all walks of life in an aim to rid our streets, rivers, forests and beaches of solid waste. Year after year, this initiative has proven that great things can be achieved through simple actions such as cleaning the waste in our neighbourhoods.

## ALLIANZ PARTNERS' ROLE IN SOCIETY

### Our role as a trusted company

#### 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, that 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, be it with the private sector or with government officials.

#### ANTI MONEY LAUNDERING

Within the framework established by Allianz Group's Code of Conduct for Business Ethics and Compliance, Allianz companies have established policies and procedures for the prevention of money laundering and terrorism financing based on high standards of customer identification, verification and monitoring, as well as suspicious activity reporting in compliance with applicable legal requirements. We use various screening and monitoring systems to manage risks and to ensure compliance with economic sanctions restrictions.

#### 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](#).

## ALLIANZ PARTNERS' ROLE IN SOCIETY

### Our role as a trusted company

#### CUSTOMER EXCELLENCE AND FEEDBACK MANAGEMENT

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.

The aim of the Sales compliance Program is to reduce the risk of misselling, and ensure a consistently high level of consumer protection consistency across Allianz Partners entities. When choosing an Allianz Partner's product customers should be in the position to make an informed decision.



#### WE CARE ABOUT FEEDBACK

##### Customer feedback management

processes are in place regardless of how that feedback is given (mail, email, phone call, social media, etc.) Complaints or other feedbacks are logged and managed by the relevant department. A thorough analysis is conducted in order to understand the issue.

We also reach out proactively to our customers to ask them for feedback and to evaluate the service they received. We use the Net Promotor Score methodology (On a scale from 1 to 10, how likely are you to recommend Allianz Partners to your friends or family...). In 2019 we achieved an overall NPS above 70%.

##### Business continuity, ensuring continuity of services

Allianz Standard for Protection & Resilience ('Standard') outlines the framework, principles and procedures on how to establish, implement, and maintain Protection & Resilience within Allianz 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' business operations (IT and Non-IT), personnel and physical assets.



## ALLIANZ PARTNERS' ROLE IN SOCIETY

### Our role as an attractive employer

At Allianz Partners wherever we care, together we dare. This is our promise to our employees to provide a caring, collaborative and supportive environment in which they can challenge themselves and excel, wherever they are in the world.

We foster a working environment where both people and performance matter. We take a stance regarding gender equality and diversity in our company, and we care for the health and safety of our employees which we support through various work-well initiatives.

#### **Building a culture where people and performance matter: Inclusive Meritocracy**

Inclusive Meritocracy is the term we use to describe a working environment where both people and performance matter. Our People Attributes are at the core of all our activities: Customer and Market Excellence, Collaborative Leadership, Entrepreneurship and Trust.

We live by these principles and implement them in our corporate culture. They impact all areas of the employee lifecycle – from recruitment and strengthening our feedback culture to people development, promotion and reward.

#### **Digital skills and capabilities through lifelong learning**

As the global workplace and our business continues to evolve, those who work on developing their learning skills over the long term will be best prepared to respond to emerging trends and opportunities. To be equipped for the future – be it within or outside Allianz – people need to acquire or adapt their skills in line with the changing needs of the work place.

We foster state of the art technical and operational knowledge and strive for continuous simplification.

**Customer & Market Excellence**

We strive for excellence at every touch point with the customer. We benchmark against the best.

We act on opportunities, try new things and promote a culture that allows 'noble failure'. We take ownership and accountability. We embrace innovation and make bold decisions without fear of retribution.

**Entrepreneurship**

We empower the team and provide purpose and direction. We coach and develop people and provide continuous feedback. We collaborate and exchange best practices.

**Collaborative Leadership**

We act with integrity, honour our commitments and tell the truth.

**Trust**

We act transparently and communicate broadly. We foster diversity and inclusiveness.

## ALLIANZ PARTNERS' ROLE IN SOCIETY

### Our role as an attractive employer

#### We create a common culture and understanding

##### The Executive Excellence Program

To transform differences into opportunities and to align all executives around a shared understanding of the company strategy, Allianz Partners has created a first-of-its-kind Executive Excellence Program. This one-week in-person program has welcomed more than 460 top executives during 2018 and 2019.

Each session, comprised of around 30 participants from around the world, is sponsored by a board member who presents the company strategy, vision and ambitions. Engaging sessions follow, where participants share their respective industry and market knowledge, identify best ways to tackle market challenges and realize opportunities together.

The Executive Excellence Program also allowed participants to spend time working in another function and location alongside a colleague from their session, with whom they agreed to job swap/shadow. For one week, the participants could experience his/her counterpart's responsibilities, get to know other functions, boost creativity and gain a fuller perspective of the company.

More than 300 Executives have shadowed or swapped alongside their colleagues from another area during this program.

##### The Worldwide Graduate Program

Through our Worldwide Graduate Program we recruit talented university graduates and accompany them throughout a challenging and rigorous personal and professional development journey for 20 months. During this time they have the opportunity to experience working in four different functions, in four areas of the business, in four different countries. During each rotation they will better understand and develop their soft and business skills, coming together three times during the 20 months for group training sessions focused on self-reflection, self-awareness and concrete actions.



##### Diversity and Inclusion

We are proud of our diversity and believe it is fundamental to our success and innovation. Our global workforce includes people from many different nationalities and backgrounds – be it gender, ethnicity, age, religious belief, education, sexual orientation, disability or nationality.

We require a diverse workforce to provide the broad range of skills and experience with which we can respond to challenges and opportunities and meet our customers' needs. We therefore promote diversity and inclusion by empowering and developing people based on individual performance and demonstrated potential.

Consistent with our Code of Conduct, we have a zero tolerance policy for discrimination and harassment in the workplace. We actively train people on the topic of unconscious bias to raise awareness and educate them on what can be done to reduce the negative impact of bias in, for example, job interviews and performance reviews.

## ALLIANZ PARTNERS' ROLE IN SOCIETY

### Our role as an attractive employer

#### Employee rights

Allianz Group actively supports employee rights and strives to apply core human rights principles based on the United Nations Universal Declaration of Human Rights throughout our organization.

As a participant of the United Nations Global Compact, Allianz Group has integrated its 10 principles into our globally binding Code of Conduct. We also respect the Organization for Economic Co-operation and Development (OECD) Guidelines for Multinational Enterprises and we are signatory to the International Labor Organization (ILO) Declaration on Fundamental Rights and Principles at Work, including the ILO declaration on the freedom of association and the right to collective bargaining.

#### Work Well Program

##### Creating a healthy and engaging work environment for our Global Family

The Work Well Program has been implemented in Allianz Partners since 2015, with the aim to contribute to the well-being of employees by ensuring a productive and healthy workplace.

Locally, Allianz Partners offers its employees various initiatives to reduce stress at work and improve their work-life balance. The benefits are measured by defined key performance indicators (KPIs) including the Allianz Engagement Survey (AES).

The Work Well Program might vary from country to country and can propose home working solutions, medical services for staff, concierge services, well-being conferences. It also sets guidelines on the use of technology and email management and how to use meetings in an optimal way.

#### Allianz Engagement Survey

##### The voice of our employees

Over the past eight years, the Allianz Engagement Survey has become our main employee feedback platform for gathering feedback and promoting a high-performance culture. We use the Employee Engagement Index (EEI) to monitor employee satisfaction, loyalty, advocacy and pride within our organization.

In 2019, 17,470 employees from more than 34 Allianz Partners entities worldwide were invited to take part in the survey, with a response rate of 81%. Our 2019 Employee Engagement Index score was 67%. The Inclusive Meritocracy Index (IMIX) scores at 69% and the Work Well Index at 61%.

We encourage managers and employees to discuss the results of the Allianz Engagement Survey (AES) within their teams and to agree actions to address areas for improvement. Results on Inclusive Meritocracy and Work Well are now directly linked to the performance objectives of our management.



**WORK  
WELL**  
REDUCING STRESS



**AES**



## ALLIANZ PARTNERS' ROLE IN SOCIETY

### Our role as corporate citizen

We believe social inclusion is one of the most important challenges facing society. Our Social Inclusion Strategy provides a group-wide focus for our corporate citizenship activities. 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 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 our corporate foundations.

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



#### Global Initiatives

##### World Run

This program has been specifically designed to help promote a healthier lifestyle, a more spirited workplace and a happier employees, all while supporting the SOS Children's Villages which aim to safeguard children - be it through providing them a safe family environment or strengthening their existing one; ensuring sufficient access to education and health services; or responding in an emergency situation

##### Earth Hour

This is one of the largest efforts to mobilise citizens for the planet organized by the WWF. Every year, millions of people turn off their lights during this hour. The Allianz Arena, along with thousands of iconic monuments, is plunged into darkness. In France, Italy, United Kingdom, United Arab Emirates and other regions of the world, Allianz Partners employees took part into this global event by turning off buildings lights and IT devices.

#### Some Local Initiatives

##### 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 Italy

Thanks to the mentorship of Paola Corna Pellegrini, CEO of Allianz Partners Italy, in her role as an Ambassador at the Millennials Forum, hundreds of young people were trained to work on a project designed to support our visually impaired colleagues in their daily life.

##### Allianz Partners Spain

Our Spanish colleagues raised awareness of breast cancer during the International Day against Breast Cancer through breast exploration sessions performed by medical specialists for our female employees.

##### Allianz Partners Turkey

During the Autism Awareness Day, an event was organized by the Tohum Autism Foundation to raise awareness on social media and our Turkish colleagues made a donation and dressed in blue to show their support for the cause.

# CSR GOVERNANCE

Strong corporate governance is pivotal to our sustainability approach therefore a CSR committee has been set up. The Allianz Partners CSR Committee is steered by the Global Head of CSR and sponsored by three board members.

## CSR Sponsors



**Sirma Boshnakova,  
CEO**



**Dan Assouline,  
Board Member,  
Chief Markets Officer**



**Ida Luka-Lognoné,  
Board Member, CEO  
International Health**

## CSR contact



**Marinette  
Bommelaer  
Global Head of CSR**  
[azp\\_csr@allianz.com](mailto:azp_csr@allianz.com)

### Role of the CSR Committee

The members of the CSR Committee are representatives from various global functional departments and experts from Business Units. They meet quarterly and are responsible for:

- steering the Corporate & Social Responsibility framework
- taking ownership of corporate responsibility
- engaging on climate-related topics
- promoting sustainable products and services
- implementing associated stakeholder requirements and demands (e.g. Allianz internal, business partners, regulatory requests and requirements).
- regular updates on sustainability are made directly to the sponsors.

# RATINGS & CERTIFICATIONS

Allianz strives to be a sustainability leader in our 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.

## **Dow Jones Sustainability Index (DJSI)**

Allianz has been included in the DJSI since 2000. In 2019, we took the leading position within the insurance sector for the third year running, scoring 88 out of 100 points.

## **Carbon Disclosure Project (CDP)**

Allianz Group was a founding member of the CDP and we continue to support it as a responding company and as an asset owner and asset manager. In 2019, Allianz achieved a C rating.

## **FTSE4Good Index**

Included since 2001, Allianz is one of the longstanding members of the FTSE4Good Index series. We were ranked among the top 8% of our sector in 2019.

## **MSCI Rating**

In 2019, Allianz once again received an AAA rating from MSCI ESG Research. Allianz is one of the top performers in our sector.

## **ISS ESG Corporate Rating**

Allianz received Prime status again in 2019, ranking us among the world's best companies in our industry.

## **ISS Quality Score**

Highest rating in the ISS Quality Score for the environment and social pillars (2019)

## **ECOVADIS (Gold)**

Allianz SE certified for Allianz SE and all of its affiliates

## ALLIANZ PARTNERS RATINGS

### AM Best Credit rating

Allianz Partner's A+

### ISO Certificates:

ISO 9001:2015 :

- Australia
- France
- Greece
- Italy
- Portugal
- Spain
- Switzerland
- United Kingdom