Allianz Group has over 142,000 employees worldwide who serve 92 mn customers in more than 70 countries.

Allianz is the German insurance market leader and has a strong international presence.

In fiscal year 2018, the Allianz Group achieved total revenues of approximately 130.6 bn euros and remained the no. 1 insurer in the Dow Jones Sustainability Index.

Allianz is one of the world’s largest asset managers, with third-party assets under management of 1,436 bn euros at the end of 2018.

For over 125 years, Allianz has stood by its clients, protecting them and helping them to realize their goals in life.
ALLIANZ GROUP STRONG PERFORMANCE IN 2018 AGAIN

Facts and figures 2018 (EUR)

<table>
<thead>
<tr>
<th>Metric</th>
<th>Value</th>
<th>Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>Group operating profit</td>
<td>11.5bn</td>
<td>+4%</td>
</tr>
<tr>
<td>Shareholders’ net income</td>
<td>7.5bn</td>
<td>+10%</td>
</tr>
<tr>
<td>Dividend per share</td>
<td>9.00</td>
<td>+13%</td>
</tr>
<tr>
<td>Solvency II ratio</td>
<td>229%</td>
<td></td>
</tr>
<tr>
<td>Return on equity</td>
<td>13.2%</td>
<td></td>
</tr>
<tr>
<td>Relative TSR vs. Euro Stoxx 50</td>
<td>+7%-p</td>
<td></td>
</tr>
</tbody>
</table>

1) TSR: Total shareholder return, includes share price performance plus dividends paid. Source: Bloomberg
2) Proposal
### ALLIANZ GROUP KEY FIGURES 2018

<table>
<thead>
<tr>
<th></th>
<th>2018</th>
<th>Change from prev. year</th>
<th>2017</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Total revenues</strong></td>
<td>EUR mn</td>
<td>130,557</td>
<td>3.5%</td>
</tr>
<tr>
<td><strong>Operating profit</strong></td>
<td>EUR mn</td>
<td>11,512</td>
<td>3.7%</td>
</tr>
<tr>
<td><strong>Net income attributable to shareholders</strong></td>
<td>EUR mn</td>
<td>7,462</td>
<td>9.7%</td>
</tr>
<tr>
<td><strong>Solvency II capitalization ratio</strong> as of Dec. 31</td>
<td>%</td>
<td>229%</td>
<td>0% -p</td>
</tr>
<tr>
<td><strong>Return on equity</strong></td>
<td>%</td>
<td>13.2</td>
<td>1.4% -p</td>
</tr>
<tr>
<td><strong>Earnings per share</strong></td>
<td>EUR</td>
<td>17.43</td>
<td>6.2%</td>
</tr>
<tr>
<td><strong>Dividend per share</strong></td>
<td>EUR</td>
<td>9.00</td>
<td>12.5%</td>
</tr>
<tr>
<td><strong>Shareholders’ equity</strong></td>
<td>EUR mn</td>
<td>61,2</td>
<td>-6.6%</td>
</tr>
<tr>
<td><strong>Total assets under management</strong> as of Dec. 31</td>
<td>EUR bn</td>
<td>1,961</td>
<td>0.1%</td>
</tr>
<tr>
<td><strong>thereof: Third-party assets under Management as of Dec. 31</strong></td>
<td>EUR bn</td>
<td>1,436</td>
<td>-0.8%</td>
</tr>
</tbody>
</table>

1) Total revenues comprise statutory gross premiums written in Property-Casualty and Life/Health, operating revenues in Asset Management, and total revenues in Corporate and Other (Banking).
2) The Allianz Group uses operating profit and net income as key financial indicators to assess the performance of its business segments and the Group as a whole.
3) Prior year figures have been adjusted in order to reflect the impact resulting from an accounting policy change to measure the Guaranteed Minimum Income Benefit (GMIB) liability at fair value for our life business.
4) In light of the new operating profit definition, restructuring charges are reported outside of operating profit unless shared with policyholders. Prior year figures have been adjusted accordingly.
5) Risk capital figures are group diversified at 99.5 % confidence level. Allianz Life US included based on third country equivalence with 150 % of “Risk Based Capital Company Action Level” since 30 September 2015. The Solvency II capitalization ratio as of 31 December 2017 includes share buy-back.
6) Represents the ratio of net income attributable to shareholders to the average shareholders’ equity excluding unrealized gains/losses on bonds, net of shadow accounting, at the beginning of the year and at the end of the year.
7) Proposal
ONE ALLIANZ

• As a leading Allianz brand, we are part of one of the world’s strongest financial services groups. With that, we can develop tailor-made risk management solutions for specific clients in more than 200 countries and territories worldwide.

• The Allianz Group offers its 92 million customers in more than 70 countries a wide range of products, services, and solutions in insurance and asset management.

• Allianz operates as an international insurer on almost every continent. We have deep roots in our home market: Western, Northern & Southern Europe. In Central & Eastern Europe and Asia Pacific, Allianz is one of the leading international insurance companies, and we are strongly established in key markets in North America, South America and Africa.
THE ALLIANZ NETWORK

Combining one of the largest own-office networks with carefully selected partners, AGCS provides a truly global reach.

Covering more than 200 countries and territories worldwide, our network ensures that clients have access to Allianz services wherever and whenever they need it.

AGCS has offices and desks in 33 countries: Argentina*, Australia*, Austria, Belgium, Brazil, Canada*, China*, Hong Kong, Colombia*, Denmark, Dubai, Finland, France, Germany, Hong Kong*, India, Indonesia*, Ireland*, Italy, Japan, Liechtenstein, Mexico*, Myanmar, Netherlands, Norway, Portugal*, Russia*, Singapore, South Africa, South Korea, Spain, Sweden, Switzerland, United Kingdom and in the United States. (* in cooperation with local Allianz entity)
ALLIANZ GLOBAL CORPORATE & SPECIALTY

AT A GLANCE

• A key global line in Allianz Group’s Property-Casualty insurance segment
• Full range of products and services covering corporate and specialty insurance as well as alternative risk transfer and capital solutions worldwide
• Allianz Global Corporate & Specialty (AGCS) teams in 33 key countries
• A combined Allianz and partner network in more than 200 countries and territories worldwide
• Global team of almost 4,400 employees of some 70 nationalities
• Diversified risk portfolio and capital efficiency offers long-term stability
• Provides insurance for more than three quarters of the Fortune Global 500 companies and large specialty clients, but also for midsize companies and individuals
• Managing some 2,700+ lead programs for international insurance solutions
• Market leading capacity – to handle the largest risks
• Consistently strong ratings: AA (‘Very Strong’) from Standard & Poor’s, A+ (‘Superior’) from A.M. Best*

Our aspiration

“To be recognized as the best in our business – the benchmark for our target customers, our employees and our shareholder.”

*AGCS SE and AGCS North America, correct as at December 2019 (S&P) resp. September 2019 (A.M. Best)
We provide risk consultancy, Property-Casualty insurance solutions and alternative risk transfer for a wide spectrum of commercial, corporate and specialty risks across 11 dedicated lines of business.

Our customers are as diverse as business can be, ranging from Fortune Global 500 companies to small businesses, and private individuals. Among them are not only the world’s largest consumer brands, tech companies and the global aviation and shipping industry, but also wineries, satellite operators or Hollywood film productions. They all look to AGCS for smart answers to their largest and most complex risks in a dynamic, multinational business environment and trust us to deliver an outstanding claims experience.
In a challenging market environment, AGCS delivered a solid business performance in 2018.

- AGCS generated a **premium income** of €8.2 billion, which is an increase of €780 million year on year.

- The **combined ratio** stands at 101.5% (2017: 105.2%) reflecting a significant number of smaller ‘Cat’ claims, a higher volume and average size of large industry losses and also an increased number of mid-sized losses.

- **Operating profit** amounted to €282 million compared to €156 million in 2017 driven by better underwriting performance.

---

### 2018 Key Milestones

- A dedicated program for cross-functional smart evolution, called X|S|E, has been established to transform all client-facing functions by leveraging data analytics, technology and partnerships.

- In parallel, we are continuously investing in our business, with over €100 million in **external spend in transformation projects** to modernize legacy systems and provide better customer services.

- Our network extension in Asia continued. Following expansion in South Korea, China and Indonesia, we have opened a **new reinsurance branch office in Mumbai, India**.

- Alternative Risk Transfer business has been re-focused into two lines of business to enable further growth: **Alternative Risk Transfer and Capital Solutions**.
• Total combined gross premium 2018 (incl. Alternative Risk Transfer (ART)): €8.2 billion
• Significant underwriting capacity for large corporate risks worldwide
• A diversified business portfolio – both by segment and geography
<table>
<thead>
<tr>
<th>Allianz Global Corporate &amp; Specialty company</th>
<th>Standard &amp; Poor’s</th>
<th>A.M. Best</th>
</tr>
</thead>
<tbody>
<tr>
<td>Allianz Global Corporate &amp; Specialty SE</td>
<td>AA (August 2019)</td>
<td>A+ (September 2019)</td>
</tr>
<tr>
<td>Allianz Global Corporate &amp; Specialty North America</td>
<td>AA (December 2019)</td>
<td>A+ (September 2019)</td>
</tr>
<tr>
<td>Fireman’s Fund Insurance Company</td>
<td>AA (December 2019)</td>
<td>A+ (September 2019)</td>
</tr>
<tr>
<td>Allianz Risk Transfer AG*</td>
<td>AA- (June 2019)</td>
<td>A+ (September 2019)</td>
</tr>
<tr>
<td>Allianz Fire &amp; Marine Insurance (Japan) Ltd</td>
<td>AA (August 2019)</td>
<td>N/A</td>
</tr>
<tr>
<td>Allianz Global Corporate &amp; Specialty Resseguros Brasil S.A. (global)</td>
<td>N/A</td>
<td>A+ (September 2019)</td>
</tr>
<tr>
<td>Allianz Global Corporate &amp; Specialty South Africa</td>
<td>BBB- global (November 2019)</td>
<td>N/A</td>
</tr>
<tr>
<td></td>
<td></td>
<td>zaAAA local (June 2019)</td>
</tr>
</tbody>
</table>

*Rating for ART AG and ART Bermuda

AGCS remains one of the highest rated global Property & Casualty insurers
ALLIANZ GLOBAL CORPORATE & SPECIALTY
BOARD OF MANAGEMENT

Joaehim Müller
Chief Executive Officer & interim Chief Underwriting Officer Specialty
Audit | Claims | Communications | Legal | Compliance | Underwriting Specialty Lines (Alternative Risk Transfer, Aviation, Entertainment, Marine) | Global Strategy & Business Development | Underwriting Academy | Portfolio Management | Underwriting Integrity & Solutions

Hartmut Mai
Chief Regions & Markets Officer: Region 1
Africa | Central & Eastern Europe | Mediterranean | TCC@AGCS | One Allianz | Global Broker Management | AON Global Broker Coordination | XSE | Capital Solutions

Bill Scaldaferrri
Chief Regions & Markets Officer: Region 2
North America | Marsh Global Broker Coordination

Thomas Sepp
Chief Underwriting Officer Corporate
Underwriting Corporate Lines (Energy & Construction, Financial Lines, Liability, MidCorporate, Property) | Allianz Risk Consulting

Bettina Dietsche
Chief Operating Officer
Human Resources | IT | IT Security | Business Transformation | Global Business Operations | AZ Multinational

Sinéad Browne
Chief Regions & Markets Officer: Region 3
Asia Pacific | Regional Unit London | South America | Global Planning & Reporting | WTW & JLT Global Broker Coordination

Claire-Marie Coste-Lepoutre
Chief Financial Officer
Accounting | Actuarial | Catastrophe Risk Management | Corp. Finance & Treasury | Finance Solutions | Planning & Performance Management | Reinsurance | Risk Management

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WHAT WE OFFER
As an Underwriting company, profound industry know-how and technical insurance expertise are at the heart of what we do.

- We are looking to boost our risk assessment capabilities with advanced data analytics and artificial intelligence.
- We handle large complex business risks on an individual basis and aim to develop tailored solutions that meet our clients’ needs, using traditional insurance products and services as well as alternative risk transfer solutions.
- For standardized risks in the mid-corporate segment, easy and convenient self-service solutions are key, with platforms, such as MySmartGate, offering comprehensive insurance policies in just a few clicks.
KEY ACCOUNT MANAGEMENT

Superior customer experience – delivered – is the defining factor for global account success

- Key Account Managers provide single point access to Allianz, ensuring a structured approach to account support and service delivery.
- Combining technical and product insight with client service know-how.
- Regular client/broker/insurer coordination and ready access for clients and brokers to local & global decision makers.
- Integrated team approach – from claims to local operations.
- Similar profiles and transparent structures globally ensure reliable service delivery.
RISK CONSULTING SERVICES

Technical expertise and risk management solutions across commercial and industrial operations

- At Allianz Global Corporate & Specialty (AGCS), we provide a wide range of risk consulting services to help your business manage, prevent, and reduce risks, whatever your industry.
- With over 280 experts spread across 24 locations worldwide, our risk consulting team is made up of experienced engineers from a wide range of technical and scientific disciplines.
- We provide a flexible range of risk consulting services from basic hazard and human element reporting through to in-depth analysis of industrial operations and financial exposures, across all industrial sectors and risks.
- The Allianz Risk Consulting (ARC) team prides itself on its collaborative approach to risk management – we take the time to get to know your business and industry, often working with you on-site where your risks are 'live'. By doing so, we can provide you with services tailored to your needs.

Our Expertise:
- Energy Risk Consulting
- Engineering Risk Consulting
- Entertainment Risk Consulting
- Liability Risk Consulting
- Marine Risk Consulting
- Property Risk Consulting
- SME Risk Consulting

Allianz Center for Technology
The Allianz Center for Technology (AZT) is at the forefront of risk management, providing loss analysis, damage analysis and loss prevention services.
An insurance claim is the defining moment for our service – the moment when we deliver on our promise.

- At Allianz Global Corporate & Specialty (AGCS), we are committed to deliver superior claims experience to our customers: before, during and after a loss.
- AGCS fields a dedicated team of experts worldwide, highly respected in the market with many years of experience and expertise in managing claims in all our lines of business.
- We pride ourselves in providing technical insight and experience coupled with transparency and excellent communication.
- We are flexible to adjust to each client’s individual situation, offering local delivery with global support.

How we approach claims:

- Be there when you need us
- Highly experienced professionals
- Partner with you to find solutions
- Keep you informed
ALLIANZ MULTINATIONAL

Global insurance program solutions for global risk exposures – backed by our market leading network

• Our Allianz Multinational team provides a fully customized service responding to the cross-border exposures of our clients, while also taking into account the regulatory and fiscal framework in which you operate.
• At the forefront of our proposition we offer centrally coordinated global insurance programs which deliver locally admitted policies to match clients’ own geographic footprint and their specific risk and exposure requirements – all in full compliance with relevant insurance regulations and local laws.
• Every program client benefits from a dedicated team of specialist underwriters, program handlers, claims experts and risk engineers from across Allianz Global Corporate & Specialty (AGCS). All are there to build the optimal program structure, to anticipate issues before they arise and to coordinate seamless service delivery.
• Environmental, Social, Governance (ESG) topics are relevant to our business environment and to our role and responsibility as a global company.

• At Allianz Global Corporate & Specialty (AGCS) we have developed a systematic approach to integrating ESG issues throughout our Underwriting process based on our Principles for Sustainable Insurance.

• We also provide ESG Consulting services, assessing your company’s ESG performance, as well as any related policies and governance structures. Additionally, we can provide our clients industry benchmarking and best practices, along with recommendations to address any identified risks.
OUR DIGITAL TRANSFORMATION
Strategic tool that provides businesses a greater understanding of emerging risks around new technologies across all industries and sectors – and helps AGCS to identify solutions to mitigate these threats.

- identifies and rates the most relevant future technologies and trends ranging from “AI as a service” to “community sourcing” or “quantum computing”
- provides in-depth expertise and orientation on key technologies and socio-economic trends that will have a profound impact in the next five to 15 years
- gives businesses a greater understanding of the emerging risks around new technologies and trends
- helps AGCS develop innovative risk transfer solutions to mitigate evolving threats
Our Cross-Functional Smart Evolution (X|S|E) team identifies the digital transformation needs of AGCS and our customers while investigating possible solutions.

Through a combination of innovation, data science and technology, XSE works across AGCS and with external partners to identify solutions to the most pressing business problems, alongside current and future trends. With projects using Machine Learning, Artificial Intelligence, Internet of Things, distributed ledger (Blockchain) and many others, XSE challenges the way we interact with and support our clients.

The scope is broad, covering products, services and challenging existing business models, but the focus clear: putting innovation and transformation at the heart of AGCS.
SELECTED PROJECTS FROM AGCS
TECHNOLOGIES TO ENHANCE EFFICIENCY AND CUSTOMER SERVICES

Digital transformation and insurance for us means capitalizing on the power of technology to revisit business models, serve customers through new channels and create essential user experiences.

**Blockchain**
After the successful development of a Blockchain prototype for managing a captive insurance program, we are currently exploring a token-based payment system to make financial transactions more efficient.

**Robotic Process Automation**
With Robotic Process Automation, we already have over 80 active bots in place, with further applications in development.

**Visualization**
Internet of Things sensors and how they can help mitigate losses through tracking and monitoring, as well as automated claims processing to accelerate smaller claims is another focus area are being explored.

**Drones**
We are taking advantage of drone technology as well as satellite imagery to be quicker in assessing losses at hard-to-access claims sites or after natural catastrophes.

*AGCS offers clients and brokers a number of portals that allow easy access to our products and services. These include, but are not limited to:*

- **myAGCS.com**, which provides clients and their brokers with secure online access to key information and comprehensive risk management reporting for International Insurance Programs
- **AllianzGo**, our platform for worker’s compensation and commercial auto package products in the US.
- **MySmartGate**, our distribution and underwriting platform for Financial Lines and Entertainment products and services focusing on smaller and mid-sized customers.
Evolving into an Agile Organization

**Agile Transformation**

- Improved ability to respond to changing business priorities and requirements
- Simplification of various techniques and methodologies
- Foster cross-disciplinary/functional collaboration, break down silos
- Reducing time to market
- Be more productive / reduce complexity
- Foster innovation & continuous improvement (fail fast and learn)
- Ensure talent attraction & retention

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IN FOCUS: TOP GLOBAL BUSINESS RISKS

ALLIANZ RISK BAROMETER 2020

The most important corporate perils for the year ahead and beyond, based on the insight of +2,700 corporate risk management experts from 102 countries.

<table>
<thead>
<tr>
<th>Rank</th>
<th>Risk Description</th>
<th>Percent</th>
<th>2019 Rank</th>
<th>Trend</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Cyber incidents (e.g. cyber crime, IT failure/outage, data breaches, fines and penalties)</td>
<td>39%</td>
<td>2 (37%)</td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>Business interruption (incl. supply chain disruption)</td>
<td>37%</td>
<td>1 (37%)</td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>Changes in legislation and regulation (e.g. trade wars and tariffs, economic sanctions, protectionism, Brexit, Euro-zone disintegration)</td>
<td>27%</td>
<td>4 (27%)</td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>Natural catastrophes (e.g. storm, flood, earthquake)</td>
<td>21%</td>
<td>3 (28%)</td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>Market developments (e.g. volatility, intensified competition/new entrants, M&amp;A, market stagnation, market fluctuation)</td>
<td>21%</td>
<td>5 (23%)</td>
<td></td>
</tr>
<tr>
<td>6</td>
<td>Fire, explosion</td>
<td>20%</td>
<td>6 (19%)</td>
<td></td>
</tr>
<tr>
<td>7</td>
<td>Climate change/increasing volatility of weather</td>
<td>17%</td>
<td>8 (13%)</td>
<td></td>
</tr>
<tr>
<td>8</td>
<td>Loss of reputation or brand value</td>
<td>15%</td>
<td>9 (13%)</td>
<td></td>
</tr>
<tr>
<td>9</td>
<td>New technologies (e.g. impact of artificial intelligence, autonomous vehicles, 3D printing, Internet of Things, nanotechnology, blockchain)</td>
<td>13%</td>
<td>7 (19%)</td>
<td></td>
</tr>
<tr>
<td>10</td>
<td>Macroeconomic developments (e.g. monetary policies, austerity programs, commodity price increase, deflation, inflation)</td>
<td>11%</td>
<td>13 (8%)</td>
<td></td>
</tr>
</tbody>
</table>

1. Natural catastrophes ranks higher than market developments based on the actual number of responses.
IN FOCUS: CYBER

COMPREHENSIVE COVER AGAINST DIGITAL THREATS

AGCS has established a Center of Competence for Cyber for the entire Allianz Group.

• We offer a range of cyber insurance products ranging from specialist, standalone cyber insurance to dedicated cyber risk coverage in traditional property and casualty policies.
• The types of risks we cover include first-party losses (e.g. business interruption, restoration, and crisis communications) and third-party losses, (e.g. data breaches, network interruption, and notification expenses).
• Valuable prevention and incident response services through our global partner network. These services include 24/7 access to IT forensic experts or legal or crisis communications support.
IN FOCUS: NON-TRADITIONAL SOLUTIONS TO TRANSFER RISK

<table>
<thead>
<tr>
<th>Alternative Risk Transfer</th>
<th>Capital Solutions</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Structured / Integrated Solutions</td>
<td>• Focused on the Insurance Linked Securities (ILS) market.</td>
</tr>
<tr>
<td>• Reinsurance Solutions</td>
<td>• We are specialized in structuring insurance risks into a form acceptable to capital market investors by linking insurance solutions and capital markets to transfer risk for the benefit of customers, insurers, and investors.</td>
</tr>
<tr>
<td>• Climate &amp; Weather Solutions</td>
<td></td>
</tr>
<tr>
<td>• Captive Insurance</td>
<td></td>
</tr>
</tbody>
</table>
IN FOCUS: RENEWABLE ENERGY
MOVING FORWARD TO A MORE SUSTAINABLE WORLD

• AGCS is among the industry’s global leaders, with experience in all green energy technologies (inc. solar photovoltaic (PV), on- and offshore wind and geothermal power).
• Our dedicated underwriting and risk consulting teams use the AGCS network to cover risks globally and partner with the Allianz Center for Technology which specializes in technical services for clients (e.g. root cause analysis for wind turbines, pre/post-loss support for PV plants).
• We offer a holistic approach for onshore wind and PV, comprising traditional products (that can be combined into one policy for project and operational phases) as well as alternative solutions e.g. lack of wind/sun

<table>
<thead>
<tr>
<th>Development</th>
<th>Transport</th>
<th>Construction</th>
<th>Operation</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Planning liability for architects and engineers</td>
<td>• Cargo All Risks</td>
<td>• Erection All Risk</td>
<td>• Operational All Risk</td>
</tr>
<tr>
<td></td>
<td>• Cargo Delay in Start-Up (DSU)</td>
<td>• Advance Loss of Profit (ALoP)</td>
<td>• Business interruption</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Project liability (TPL)</td>
<td>• Public- and Product liability</td>
</tr>
<tr>
<td></td>
<td></td>
<td>In addition:</td>
<td>In addition:</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Lack of sun/wind and other non-traditional products (via ART)</td>
<td>• Environmental liability</td>
</tr>
</tbody>
</table>
IN FOCUS: REPUTATION
SOLUTIONS IN THE EVENT OF A CRISIS

A hacker attack, a product recall, alleged corruption or fraud — the business world can throw up events that can damage your company's reputation (and balance sheet) in an instant.

- AGCS offers immediate support from our crisis communication consultants and benefit from our real-time monitoring of developing crises.
- We can also recover costs incurred for crises responses (such as media interviews or advertising). And where reputation damage cannot be recovered, Reputation Protection Plus covers the loss of operating profits.

Speed
- Crises spread with the speed of the Internet
- 69% of all crises spread internationally within 24 hours

Reach
- Crises have no geographical borders
- On average, a crisis reaches 11 countries

Citizen Journalism
- Any smartphone user can create pieces of news
- Today, there are more than 2 billion smartphone users
IN FOCUS: AGCS SERVICES
VALUE-ADDED SERVICES ON A STANDALONE BASIS

- We offer ‘unbundled’ services on a complementary ‘pay as you go’ basis. Depending on their individual needs, our clients can access a comprehensive and growing portfolio of risk services – either unbundled or bundled into an insurance program.
- The AGCS Services range focuses on risk mitigation, captive fronting and crisis management solutions through the separate entity, Allianz Risk Consulting GmbH. The services are delivered through AGCS experts and engineers complemented by third-party providers.

<table>
<thead>
<tr>
<th>Service</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>ALLIANZ VIRTUAL FACTORY</td>
<td>Robotic risk mapping and assessment</td>
</tr>
<tr>
<td>CLIENT RISK PROFILE</td>
<td>Analysis of clients’ natural hazard and man-made risks</td>
</tr>
<tr>
<td>CAPTIVE STRUCTURED FRONTING</td>
<td>Captive management through the Allianz global network</td>
</tr>
<tr>
<td>CYBER TRANSPARENCY AND RISK MANAGEMENT</td>
<td>Cyber risk analysis, planning and mitigation strategies</td>
</tr>
<tr>
<td>DAMAGE PREVENTION AND ANALYSIS</td>
<td>Failure analysis and damage prevention for industrial sector</td>
</tr>
<tr>
<td>ENVIRONMENTAL, SOCIAL AND GOVERNANCE (ESG)</td>
<td>Identify and manage sustainability and reputational risks</td>
</tr>
<tr>
<td>DRONE SURVEY AND INSPECTION</td>
<td>Drone-based inspection and 3D risk modelling</td>
</tr>
<tr>
<td>GEOGRAPHICAL RISK ALERTS</td>
<td>Early analysis and notification of events across a client's portfolio</td>
</tr>
<tr>
<td>REMOTE RISK ASSESSMENT</td>
<td>Self-service risk inspection and monitoring with instant expert support</td>
</tr>
</tbody>
</table>

“You do not only highlight the gaps but also focus on driving continuous improvement. This gives us the feeling of being a valued customer. A partnership founded on common interest of excellence in every facet of the organization.”

AGCS Client, Risk Manager
AGCS publishes several studies and reports to raise awareness of its in-house expertise through industry thought leadership on selected topics.

**Recent publications include:**
- Allianz Risk Barometer 2020
- Global Claims Review: The Top Causes of Corporate Insurance Losses
- Aviation Risk 2020: Safety And The State of the Nation
- Safety and Shipping Review
- Directors & Officers Insurance Insights 2020
- Several Allianz Risk Consulting Tech Talks & Risk Bulletins

Appearing twice a year, **Global Risk Dialogue** is the Allianz Global Corporate & Specialty client magazine with news and expert insights from the world of corporate risk.
ALLIANZ GLOBAL CORPORATE & SPECIALTY

QUESTIONS OR COMMENTS?

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No duty to update
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