



Allianz Group Sustainability Report

GRI Content Index

2021

GRI 102: General Disclosures

GRI 102:
General Disclosures

GRI 200 series:
Economic topics

GRI 300 series:
Environmental topics

GRI 400 series:
Social topics

GRI Standard	Disclosure	Page Reference	Description	Omission		
				Part Omitted	Reason	Explanation
GRI 102: General Disclosures 2016	Organizational profile					
	102-1 Name of the organization	SR, p. 7 (01.2 Company description and strategy) AR, p. 125 (Note 1, Nature of operations and basis of presentation)	Allianz SE, the parent company of Allianz Group, has its headquarters in Munich, Germany. The structure of Allianz Group reflects both our business segments and geographical regions. Business activities are organized by product and type of service: insurance activities, asset management activities, and corporate and other activities. Due to differences in products, risks, and capital allocation, insurance activities are further divided into PropertyCasualty and Life/Health categories. There were no significant changes to our organizational structure in 2021.			
	102-2 Activities, brands, products, and services	SR, p. 7 (01.2 Company description and strategy) AR, p. 54 (Business operations)	Insurance solutions (life and health, property and casualty). Asset management solutions. Corporate and other.			
	102-3 Location of headquarters	SR, p. 61 (03.3 Regulatory and public affairs) AR, p. 125 (Note 1, Nature of operations and basis of presentation)	Königinstrasse 28, 80802 München, Germany			
	102-4 Location of operations	AR, p. 55 (Worldwide presence and business segments)				
	102-5 Ownership and legal form	AR, p. 15 (Corporate governance report)				
	102-6 Markets served	SR, p. 7 (01.2 Company description and strategy) AR, p. 54 (Business operations)	Allianz Group offers services to corporate and individual clients directly through entities based in the countries and regions listed in Disclosure 102-4. Furthermore, Allianz provides worldwide solutions through our global lines (e.g. Allianz Global Corporate & Speciality, Allianz Partners, Euler Hermes, Allianz Global Investors, PIMCO).			
	102-7 Scale of the organization	a.i.: AR, p. 181 (Note 42, Other information) a.ii.: see disclosure 102-4 a.iii.: AR, p. 77 (Executive summary of 2021 results) a.iv.: AR, p. 77 (Executive summary of 2021 results)	a.v.: Allianz Group offers services in three business segments: insurance (property/casualty, life & health) and asset management. Products and services offered around the world and are adapted to each region's/ country's requirements.			
102-8 Information on employees and other workers	a., b., c. SR, p. 38 Table HR-3 (Employment relationships) SR, p. 37 Table HR-1 (Employee overview) SR, p. 37 Table HR-2 (Employees by region)					

GRI Content Index

GRI 102: General Disclosures

GRI 102:
General Disclosures

GRI 200 series:
Economic topics

GRI 300 series:
Environmental topics

GRI 400 series:
Social topics

GRI Standard	Disclosure	Page Reference	Description	Omission		
				Part Omitted	Reason	Explanation
GRI 102: General Disclosures 2016	Organizational profile					
	102-9 Supply chain	SR, p. 65 (03.6 Sustainable procurement)	The supply chain of Allianz in this context means the coordinated purchasing approach of products and services from external suppliers for Allianz's demand.			
	102-10 Significant changes to the organization and its supply chain	AR, p. 1 (To our investors), p. 77 (Executive summary of 2021 results)				
	102-11 Precautionary Principle or approach	AR, p. 97 (Risk and opportunity report)				
	102-12 External initiatives	SR, p. 101 (05.3 Materiality) SR, p. 103 (05.4 Stakeholder engagement)	See also the Allianz Group Code of Conduct.			
	102-13 Membership of associations	SR, p. 103 (05.4 Stakeholder engagement)				
	Strategy					
	102-14 Statement from senior decision-maker	SR, p. 5 (01.1 Message from the CEO)				
	Ethics and integrity					
	102-16 Values, principles, standards, and norms of behavior	SR, p. 62 (03.4 Compliance)	See also the Allianz Group Code of Conduct.			
	Governance					
	102-18 Governance structure	AR, p. 15 (Corporate governance report) SR, p. 105 (05.5 Sustainability governance)				

GRI Content Index

GRI 102: General Disclosures

GRI 102:
General Disclosures

GRI 200 series:
Economic topics

GRI 300 series:
Environmental topics

GRI 400 series:
Social topics

GRI Standard	Disclosure	Page Reference	Description	Omission		
				Part Omitted	Reason	Explanation
GRI 102: General Disclosures 2016	Stakeholder engagement					
	102-40 List of stakeholder groups	SR, p. 99 (05.2 How we report: transparent reporting, ratings and performance) SR, p. 101 (05.3 Materiality) SR, p. 103 (05.4 Stakeholder engagement)	Investors, customers, society and employees are among the key stakeholder group we engage with.			
	102-41 Collective bargaining agreements	SR, p. 46 (02.4 Human resources: Employee rights)	97,599 employees are covered by collective bargaining agreements, 62,8% of all Allianz employees. This is the contracted head count of all countries in the EU including the United Kingdom/total contracted headcount.			
	102-42 Identifying and selecting stakeholders	SR, p. 99 (05.2 How we report: transparent reporting, ratings and performance) SR, p. 101 (05.3 Materiality) SR, p. 103 (05.4 Stakeholder engagement)				
	102-43 Approach to stakeholder engagement	SR, p. 99 (05.2 How we report: transparent reporting, ratings and performance) SR, p. 101 (05.3 Materiality) SR, p. 103 (05.4 Stakeholder engagement)				
	102-44 Key topics and concerns raised	SR, p. 9 (01.4.3 Our commitments and contributions to our stakeholders) SR, p. 99 (05.2 How we report: transparent reporting, ratings and performance) SR, p. 101 (05.3 Materiality) SR, p. 103 (05.4 Stakeholder engagement)				

GRI Content Index

GRI 102: General Disclosures

GRI 102:
General Disclosures

GRI 200 series:
Economic topics

GRI 300 series:
Environmental topics

GRI 400 series:
Social topics

GRI Standard	Disclosure	Page Reference	Description	Omission		
				Part Omitted	Reason	Explanation
GRI 102: General Disclosures 2016	Reporting practice					
	102-45 Entities included in the consolidated financial statements	AR, p. 183 (Note 44, List of participations of the Allianz Group as of 31 December 2021 according to § 313 (2) HGB)				
	102-46 Defining report content and topic Boundaries	SR, p. 99 (05.2 How we report: transparent reporting, ratings and performance)	Our report content and boundaries are based on the outcomes of the 2021 materiality assessment (including the associated stakeholder consultation). Furthermore, our report includes topics defined as material by sustainability rating and benchmarking providers, reporting experts and SRI analysts. Based on this input from our stakeholders and the reporting principles outlined in GRI 101, we have defined the content of this report.			
	102-47 List of material topics	SR, p. 101 (05.3 Materiality)				
	102-48 Restatements of information		The Group Sustainability Report contains various minor restatements on pages 22, 52, 54, 87.			
	102-49 Changes in reporting	SR, p. 3 (About this report)				
	102-50 Reporting period	SR, p. 99 (05.2 How we report: transparent reporting, ratings and performance)	01 January 2021 to 31 December 2021			
	102-51 Date of most recent report		29 April 2022			
	102-52 Reporting cycle		Annual			
	102-53 Contact point for questions regarding the report		Allianz SE Group Accounting and Reporting sustainability@allianz.com			
	102-54 Claims of reporting in accordance with the GRI Standards	SR, p. 99 (05.2 How we report: transparent reporting, ratings and performance)	This report has been prepared in accordance with the GRI Standards: In accordance – Core			
	102-55 GRI content index	SR, Appendix, GRI Content Index				
	102-56 External assurance	AR, p. 10 (Audit of annual accounts and consolidated financial statements) SR, p. 110 (05.8 Independent practitioner's report on a limited assurance engagement on sustainability information)				

GRI 200 series: Economic topics

GRI 102:
General Disclosures

GRI 200 series:
Economic topics

GRI 300 series:
Environmental topics

GRI 400 series:
Social topics

GRI Standard	Disclosure	Page Reference	Description	Omission		
				Part Omitted	Reason	Explanation
Economic Performance						
GRI 103: Management Approach 2016	103-1 Explanation of the material topic and its Boundary		<p>Description: Our stakeholders expect us to be a financially stable, resilient and high-performing company. Furthermore, we believe that it is material to manage the risks and opportunities related to climate change.</p> <p>Boundary: Allianz Group.</p> <p>Limitations: None.</p>			
	103-2 The management approach and its components	201-1 AR, p. 86 (Outlook 2022) AR, p. 89 (Expected dividend development) TTR, p. 2 (1. Allianz Tax Strategy and Principles) People Fact Book 2021, p. 33 (Rewards and performance, Global mobility) ¹ 201-2 SR, p. 66 (04 Climate-related financial disclosure)				
	103-3 Evaluation of the management approach	201-1: see 103-2 201-2: SR, p. 66 (04 Climate-related financial disclosure)				
	GRI 201: Economic Performance 2016	201-1 Direct economic value generated and distributed	AR, p. 77 (Executive summary of 2021 results) AR, p. 122 (Consolidated statement of cash flows) AR, p. 140–144 (Business segment information) AR, p. 181 (Note 42, Other information) SR, p. 17 Table FIN-1 (Economic value generated, distributed and retained)			
	201-2 Financial implications and other risks and opportunities due to climate change	SR, p. 66 (04 Climate-related financial disclosure)				

¹ Not part of assurance scope.

Legend
 SR: Group Sustainability Report 2021
 AR: Group Annual Report 2021
 TTR: Tax Transparency Report 2021

GRI Content Index

GRI 200 series: Economic topics

GRI 102:
General Disclosures

GRI 200 series:
Economic topics

GRI 300 series:
Environmental topics

GRI 400 series:
Social topics

GRI Standard	Disclosure	Page Reference	Description	Omission		
				Part Omitted	Reason	Explanation
Anti-corruption						
GRI 103: Management Approach 2016	103-1 Explanation of the material topic and its Boundary		Description: Being compliant with laws and regulations (i.e. anti-corruption, bribery, anti-competitive behavior) is a key priority for us to to keep the trust of our stakeholders. Boundary: Allianz Group. Limitations: None.			
	103-2 The management approach and its components	AR, p. 18 (Compliance management system) AR, p. 70 (Compliance/anti-corruption and bribery matters) SR, p. 62 (03.4 Compliance: Zero tolerance of fraud and corruption)				
	103-3 Evaluation of the management approach	AR, p. 70 (Compliance/anti-corruption and bribery matters)				
GRI 205: Anti-corruption 2016	205-2 Communication and training about anti-corruption policies and procedures	AR, p. 70 (Compliance/anti-corruption and bribery matters) SR, p. 62 (03.4 Compliance: Zero tolerance of fraud and corruption)				
Anti-competitive Behavior						
GRI 103: Management Approach 2016	103-1 Explanation of the material topic and its Boundary		Description: Being compliant with laws and regulations (i.e. anti-corruption, bribery, anti-competitive behavior) is a key priority for us to to keep the trust of our stakeholders. Boundary: Allianz Group. Limitations: None.			
	103-2 The management approach and its components	AR, p. 70 (Compliance/anti-corruption and bribery matters) SR, p. 63 (03.4 Compliance: Fair competition)				
	103-3 Evaluation of the management approach	AR, p. 70 (Compliance/anti-corruption and bribery matters)				
GRI 206: Anti-competitive Behavior 2016	206-1 Legal actions for anti-competitive behavior, anti-trust, and monopoly practices	AR, p. 174 (Note 37, Litigation, guarantees, and other contingencies and commitments)				

GRI Content Index

GRI 200 series: Economic topics

GRI 102:
General Disclosures

GRI 200 series:
Economic topics

GRI 300 series:
Environmental topics

GRI 400 series:
Social topics

GRI Standard	Disclosure	Page Reference	Description	Omission		
				Part Omitted	Reason	Explanation
Tax						
GRI 103: Management Approach 2016	103-1 Explanation of the material topic and its Boundary		Description: The taxes we pay are an important part of our wider economic and social impact and play a key role in the development of the countries in which we operate. Boundary: Allianz Group. Limitations: None.			
	103-2 The management approach and its components	TTR, p. 2 (1. Allianz Tax Strategy and Principles)				
	103-3 Evaluation of the management approach	TTR, p. 3 (2. Tax risk management and tax governance) TTR, p. 4 (Tax risk management and tax governance)				
	GRI 207: Tax 2019	207-1 Approach to tax	TTR, p. 2 (1. Allianz Tax Strategy and Principles) TTR, p. 4 (3. Tax compliance, stakeholder dialogue and tax advocacy) SR, p. 64 (03.5 Tax transparency)			
	207-2 Tax governance, control, and risk management	TTR, p. 3 (2. Tax risk management and tax governance) SR, p. 64 (03.5 Tax transparency)				
	207-3 Stakeholder engagement and management of concerns related to tax	TTR, p. 4 (3. Tax compliance, stakeholder dialogue and tax advocacy)				
	207-4 Country-by-Country reporting	TTR, p. 6 (5. Tax reporting) TTR, p. 11 (6. Allianz group structure) Allianz TTR Constituent Entities 2021	Our Tax Transparency Report provides an overview of the total income, profit before income taxes, current income tax, income tax paid, expected income tax rate, effective income tax rate, tangible assets and number of employees per certain countries and the Group in total (based on consolidated IFRS Group financials without intercompany profit/loss/reinsurance elimination and IFRS Group consolidation hierarchy which can include entities/ /investments/branches situated in other countries). Omissions to certain GRI 207-4 data requirements result from unavailability of data, esp. from different reporting hierarchy requirements.	207-4-b-iv 207-4-b-v 207-4-b-x	Information unavailable	Required data granularity not yet available, improvements envisaged for SR 2022.

Legend
 SR: Group Sustainability Report 2021
 AR: Group Annual Report 2021
 TTR: Tax Transparency Report 2021

GRI 300 series: Environmental topics

GRI 102:
General Disclosures

GRI 200 series:
Economic topics

GRI 300 series:
Environmental topics

GRI 400 series:
Social topics

GRI Standard	Disclosure	Page Reference	Description	Omission		
				Part Omitted	Reason	Explanation
Materials						
GRI 103: Management Approach 2016	103-1 Explanation of the material topic and its Boundary		<p>Description: Managing our organization environmental impacts is a material issue determined by our stakeholders.</p> <p>Boundary: Allianz Group.</p> <p>Limitations: See SR, Appendix, Explanatory Notes.</p>			
	103-2 The management approach and its components	SR, p. 51 (02.6 Environmental management)	See also: – Allianz Group Environmental Guideline. – Allianz Group Climate Change Strategy.			
	103-3 Evaluation of the management approach	SR, p. 51 (02.6 Environmental management)				
GRI 301: Materials 2016	301-1 Materials used by weight or volume	SR, p. 54 (02.6 Environmental management: Reducing paper use) SR, p. 52 Table ENV-9 (Paper consumption)				
	301-2 Recycled input materials used	SR, p. 52 Table ENV-9 (Paper consumption)				

GRI Content Index

GRI 300 series: Environmental topics

GRI 102:
General Disclosures

GRI 200 series:
Economic topics

GRI 300 series:
Environmental topics

GRI 400 series:
Social topics

GRI Standard	Disclosure	Page Reference	Description	Omission		
				Part Omitted	Reason	Explanation
Energy						
GRI 103: Management Approach 2016	103-1 Explanation of the material topic and its Boundary		Description: Managing our organization environmental impacts is a material issue determined by our stakeholders. Boundary: Allianz Group. Limitations: See SR, Appendix, Explanatory Notes.			
	103-2 The management approach and its components	SR, p. 51 (02.6 Environmental management)	See also: – Allianz Group Environmental Guideline. – Allianz Group Climate Change Strategy			
	103-3 Evaluation of the management approach	SR, p. 51 (02.6 Environmental management)				
GRI 302: Energy 2016	302-1 Energy consumption within the organization	SR, p. 51 Table ENV-3 (Energy consumption)		302-1-c-iii 302-1-c-iv 302-1-d	Information unavailable	The required information cannot be reported due to system limitations.
	302-3 Energy intensity	SR, p. 51 Table ENV-3 (Energy consumption)		302-3-c 302-3-d	Information unavailable	The required information cannot be reported due to system limitations.
	302-4 Reduction of energy consumption	SR, p. 53 (02.6 Environmental management: Reducing energy consumption) SR, p. 51 Table ENV-3 (Energy consumption)				

GRI Content Index

GRI 300 series: Environmental topics

GRI 102:
General Disclosures

GRI 200 series:
Economic topics

GRI 300 series:
Environmental topics

GRI 400 series:
Social topics

GRI Standard	Disclosure	Page Reference	Description	Omission		
				Part Omitted	Reason	Explanation
Water						
GRI 103: Management Approach 2016	103-1 Explanation of the material topic and its Boundary		Description: Managing our organization environmental impacts is a material issue determined by our stakeholders. Boundary: Allianz Group. Limitations: See SR, Appendix, Explanatory Notes.			
	103-2 The management approach and its components	SR, p. 51 (02.6 Environmental management)	See also: – Allianz Group Environmental Guideline – Allianz Group Climate Change Strategy			
	103-3 Evaluation of the management approach	SR, p. 51 (02.6 Environmental management)				
GRI 303: Water and Effluents 2018	303-1 Interactions with water as a shared resource	SR, p. 54 (02.6 Environmental management: Reducing water use) SR, p. 52 Table ENV-7 (Water consumption)	Allianz is a service company, thus our main water use is related to our operations (sanitary use, kitchens, etc.).			
	303-2 Management of water discharge-related impacts		Local entities manage their water related discharge in line with local environmental requirements.	303-2	Information unavailable	Information not yet collected at Group-level.
	303-5 Water consumption	SR, p. 52 Table ENV-7 (Water consumption), Explanatory Notes			303-5-c	Not applicable

GRI Content Index

GRI 300 series: Environmental topics

GRI 102:
General Disclosures

GRI 200 series:
Economic topics

GRI 300 series:
Environmental topics

GRI 400 series:
Social topics

GRI Standard	Disclosure	Page Reference	Description	Omission			
				Part Omitted	Reason	Explanation	
Emissions							
GRI 103: Management Approach 2016	103-1 Explanation of the material topic and its Boundary			Description: Managing our organization environmental impacts is a material issue determined by our stakeholders. Boundary: Allianz Group. Limitations: See SR, Appendix, Explanatory Notes.			
	103-2 The management approach and its components	AR, p. 59 (Environmental matters) SR, p. 51 (02.6 Environmental management)		See also: – Allianz Group Environmental Guideline. – Allianz Group Climate Change Strategy.			
	103-3 Evaluation of the management approach	AR, p. 59 (Environmental matters) SR, p. 51 (02.6 Environmental management)					
	GRI 305: Emissions 2016	305-1 Direct (Scope 1) GHG emissions	SR, p. 51 Table ENV-2 (Greenhouse gas emissions)				
		305-2 Energy indirect (Scope 2) GHG emissions	SR, p. 51 Table ENV-2 (Greenhouse gas emissions)				
		305-3 Other indirect (Scope 3) GHG emissions	SR, p. 51 Table ENV-2 (Greenhouse gas emissions)				
		305-4 GHG emissions intensity	SR, p. 51 Table ENV-2 (Greenhouse gas emissions)				
		305-5 Reduction of GHG emissions	SR, p. 53 (02.6 Environmental management: GHG emissions) SR, p. 51 Table ENV-2 (Greenhouse gas emissions)				

GRI Content Index

GRI 300 series: Environmental topics

GRI 102:
General Disclosures

GRI 200 series:
Economic topics

GRI 300 series:
Environmental topics

GRI 400 series:
Social topics

GRI Standard	Disclosure	Page Reference	Description	Omission		
				Part Omitted	Reason	Explanation
Effluents and Waste						
GRI 103: Management Approach 2016	103-1 Explanation of the material topic and its Boundary		Description: Managing our organization environmental impacts is a material issue determined by our stakeholders. Boundary: Allianz Group. Limitations: See SR, Appendix, Explanatory Notes.			
	103-2 The management approach and its components	SR, p. 55 (02.6 Environmental management: Driving Down Waste)	See also: – Allianz Group Environmental Guideline. – Allianz Group Climate Change Strategy.			
	103-3 Evaluation of the management approach	SR, p. 55 (02.6 Environmental management: Driving down waste)				
GRI 306: Effluents and Waste 2020	306-1 Waste generation and significant waste-related impacts	SR, p. 55 (02.6 Environmental management: Driving down waste)				
	306-2 Management of significant waste-related impacts	SR, p. 55 (02.6 Environmental management: Driving down waste)				
	306-3 Waste generated	SR, p. 52 Table ENV-8 (Waste)	Note to table ENV-8: Hazardous waste is included in the category special waste.	306-3-a breakdown by composition	Not applicable	At Allianz our office-based operations mostly generate household-type waste as a service sector company.

GRI 400 series: Social topics

GRI 102:
General Disclosures

GRI 200 series:
Economic topics

GRI 300 series:
Environmental topics

GRI 400 series:
Social topics

GRI Standard	Disclosure	Page Reference	Description	Omission		
				Part Omitted	Reason	Explanation
Employment						
GRI 103: Management Approach 2016	103-1 Explanation of the material topic and its Boundary		Description: Generating jobs and hiring qualified employees, having fair employment mechanisms and having processes for strategic talent attraction and retention are material concerns of stakeholders regarding our people management at Allianz Group. Boundary: Allianz Group, Employees. Limitations: None.			
	103-2 The management approach and its components	AR, p. 69 (Employee matters) SR, p. 37 (02.4 Human resources)				
	103-3 Evaluation of the management approach	AR, p. 69 (Employee matters)				
GRI 401: Employment 2016	401-1 New employee hires and employee turnover	SR, p. 39 Table HR-6 (Employee recruitment) SR, p. 38 Table HR-5 (Employee turnover)		401-1-a 401-1-b	Information unavailable	Information on new employee hires and employee turnover by age category cannot be reported due to system limitations.
	Training and Education					
GRI 103: Management Approach 2016	103-1 Explanation of the material topic and its Boundary		Description: Providing training and education opportunities to our employees is a material topic. It ensures that they have the skills needed for the future. Boundary: Allianz Group, Employees Limitations: None.			
	103-2 The management approach and its components	SR, p. 44 (02.4.2 Training and developing our people) SR, p. 45 (02.4.3 Engaging our employees: Attracting talent)				
	103-3 Evaluation of the management approach	SR, p. 44 (02.4.2 Training and developing our people)				
GRI 401: Training and Education 2016	404-1 Average hours of training per year per employee	SR, p. 40 Table HR-11 (Employee training)		404-1-a-i	Information unavailable	Information on training hours by gender cannot be reported due to system limitations.
	404-2 Programs for upgrading employee skills and transition assistance programs	SR, p. 44 (02.4.2 Training and developing our people)				

Legend
SR: Group Sustainability Report 2021
AR: Group Annual Report 2021

GRI Content Index

GRI 400 series: Social topics

	GRI Standard	Disclosure	Page Reference	Description	Omission		
					Part Omitted	Reason	Explanation
GRI 102: General Disclosures							
GRI 200 series: Economic topics							
GRI 300 series: Environmental topics							
GRI 400 series: Social topics							
	Diversity and Equal Opportunity						
	GRI 103: Management Approach 2016	103-1 Explanation of the material topic and its Boundary		Description: Fostering diversity and equal opportunities and supporting inclusive leadership and corporate culture are topics considered material to our stakeholders. Boundary: Allianz Group, Employees. Limitations: None.			
		103-2 The management approach and its components	AR, p. 21 (Objectives of the Supervisory Board regarding its composition; diversity concept) AR, p. 18 (Diversity concept for the Board of the Management and succession planning) AR, p. 64 (Social matters) SR, p. 42 (02.4.1 Diversity & Inclusion (D&I))				
		103-3 Evaluation of the management approach	SR, p. 42 (02.4.1 Diversity & Inclusion (D&I))				
	GRI 405: Diversity and Equal Opportunity 2016	405-1 Diversity of governance bodies and employees	SR p. 42 (02.4.1 Diversity & Inclusion (D&I)) SR, p. 38 Table HR-4 (Age structure) SR, p. 39 Table HR-7 (Diversity)				

GRI Content Index

GRI 400 series: Social topics

	GRI Standard	Disclosure	Page Reference	Description	Omission		
					Part Omitted	Reason	Explanation
GRI 102: General Disclosures							
GRI 200 series: Economic topics							
GRI 300 series: Environmental topics							
GRI 400 series: Social topics							
	Human Rights Assessment						
	GRI 103: Management Approach 2016	103-1 Explanation of the material topic and its Boundary		Description: As part of our approach to integrating ESG criteria in insurance, investment and procurement decisions, we also consider human rights as an important material topic. Boundary: Allianz Group, Customers, Suppliers. Limitations: None.			
		103-2 The management approach and its components	AR, p. 68 (Human rights matters) SR, p. 108 (05.6 Our commitment to human rights) SR, p. 11 (01.6 Our sustainability integration approach) SR, p. 16 (02.1 Sustainability in insurance) SR, p. 24 (02.2 Sustainability in proprietary investments) SR, p. 62 (03.4 Compliance) SR, p. 65 (03.6 Sustainable procurement)				
		103-3 Evaluation of the management approach	AR, p. 68 (Human rights matters) SR, p. 108 (05.6 Our commitment to human rights)				
	GRI 412: Human Rights Assessment 2016	412-3 Significant investment agreements and contracts that include human rights clauses or that underwent human rights screening	SR, p. 16 Table ESG-3 (ESG referrals and assessments: sensitive business areas)				

GRI Content Index

GRI 400 series: Social topics

	GRI Standard	Disclosure	Page Reference	Description	Omission		
					Part Omitted	Reason	Explanation
GRI 102: General Disclosures							
GRI 200 series: Economic topics							
GRI 300 series: Environmental topics							
GRI 400 series: Social topics							
	Public Policy						
	GRI 103: Management Approach 2016	103-1 Explanation of the material topic and its Boundary		Description: Taking positions publicly and influencing public opinion is a material topic for our stakeholders. Boundary: Allianz Group, Governments/Regulators. Limitations: None.			
		103-2 The management approach and its components	SR, p. 61 (03.3 Regulatory and public affairs)				
		103-3 Evaluation of the management approach	SR, p. 61 (03.3 Regulatory and public affairs)				
	GRI 415: Public Policy 2016	415-1 Political contributions	SR, p. 61 (03.3 Regulatory and public affairs)		415-1	Information unavailable	German-based political donation: €20,000 to CDU, CSU, SPD, the Green Party and FDP, respectively. Every party's youth organization received a grant of €10,000 to support their focus on future social issues. Information on political donations by region (outside of Germany) cannot be reported due to system limitations.

GRI Content Index

GRI 400 series: Social topics

GRI 102:
General Disclosures

GRI 200 series:
Economic topics

GRI 300 series:
Environmental topics

GRI 400 series:
Social topics

GRI Standard	Disclosure	Page Reference	Description	Omission		
				Part Omitted	Reason	Explanation
Marketing and Labeling						
GRI 103: Management Approach 2016	103-1 Explanation of the material topic and its Boundary		Description: Responsible sales and marketing communications is a material topic to ensure the trust between us and our customers and other stakeholders. Boundary: Allianz Group, Customers Limitations: None.			
	103-2 The management approach and its components	AR, p. 65 (Responsible consumer/sales) SR, p. 50 (02.5 Customer satisfaction: Sales compliance)				
	103-3 Evaluation of the management approach	AR, p. 65 (Responsible consumer/sales) SR, p. 50 (02.5 Customer satisfaction: Sales compliance)				
GRI 417: Marketing and Labeling 2016	417-1 Requirements for product and service information and labeling	AR, p. 65 (Responsible consumer/sales) SR, p. 50 (02.5 Customer satisfaction: Sales compliance)				
Customer Privacy						
GRI 103: Management Approach 2016	103-1 Explanation of the material topic and its Boundary		Description: Protecting sensitive customer data and privacy is a material topic for Allianz Group. Boundary: Allianz Group, Customers. Limitations: None.			
	103-2 The management approach and its components	AR, p. 66 (Data privacy) SR, p. 59 (03.2 Cybersecurity)				
	103-3 Evaluation of the management approach	AR, p. 66 (Data privacy) SR, p. 59 (03.2 Cybersecurity)				
GRI 418: Customer Privacy 2016	418-1 Substantiated complaints concerning breaches of customer privacy and losses of customer data	AR, p. 174 (Note 37, Litigation, guarantees, and other contingencies and commitments)				