



GRI CONTENT INDEX

ALLIANZ GROUP
SUSTAINABILITY REPORT 2019

The GRI Content Index provides an overview of material sustainability-related disclosures contained in the Allianz Group Sustainability Report 2019, Allianz Group Annual Report 2019, as well as in other sources. Allianz reports in accordance with the Global Reporting Initiative's GRI Standards (core option).

GRI 102: GENERAL DISCLOSURES

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GRI Standard	Disclosure	Page Reference 2019	Description 2019	Omission		
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General Disclosures						
GRI 102: GENERAL DISCLOSURES 2016	Organizational profile					
	102-1 Name of the organization	SR, p. 2 (01 Introduction) AR, p. 101 (Note 1, Nature of operations and basis of presentation)	Allianz SE			
	102-2 Activities, brands, products, and services	SR, p. 4 (01.2 Our business model) AR, p. 52 (Business operations)	Insurance solutions (life and health, property and casualty) Asset management solutions.			
	102-3 Location of headquarters	AR, p. 101 (Note 1, Nature of operations and basis of presentation)	Königinstraße 28, 80802 München, Germany.			
	102-4 Location of operations	SR, p. 4 (01.2 Our business model) AR, p. 53 (Worldwide presence and business segments)				
	102-5 Ownership and legal form	AR, p. 12 (Corporate governance report)				
	102-6 Markets served	SR, p. 4 (01.2 Our business model) AR, p. 52-54 (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. 157-158 (Note 42, Other information) a.ii.: see disclosure 102-4 a.iii.: AR, p. 56 (Executive summary) a.iv.: AR, p. 56 (Executive summary)	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. 92 Table HR-3 (Employment relationships) SR, p. 92 Table HR-1 (Employee overview) SR, p. 92 Table HR-2 (Employees by region)				

AR: Group Annual Report 2019
SR: Group Sustainability Report 2019
TTR: Allianz Tax Transparency Report 2019

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GRI 102: GENERAL DISCLOSURES 2016						
	102-9 Supply chain	SR, p. 4 (01.2 Our business model) SR, p. 61 (04.8 Responsible procurement)				
	102-10 Significant changes to the organization and its supply chain	AR, p. 2-3 (To our investors), p. 56 (Executive summary)				
	102-11 Precautionary Principle or approach	AR, p. 76-91 (Risk and opportunity report)				
	102-12 External initiatives	SR, p. 17 (02.6 Stakeholder engagement) SR, p. 86 (06.2 Memberships and partnerships)	See also the Allianz Group Code of Conduct.			
	102-13 Membership of associations	SR, p. 86 (06.2 Memberships and partnerships)				
	Strategy					
	102-14 Statement from senior decision-maker	SR, p. 3 (01.1 Message from the CEO)				
	Ethics and integrity					
	102-16 Values, principles, standards, and norms of behavior	SR, p. 56 (04.5 Compliance)	See also the Allianz Group Code of Conduct.			
	Governance					
	102-18 Governance structure	AR, p. 12-17 (Corporate governance report) SR, p. 19 (02.8 Corporate responsibility governance)				
	Stakeholder engagement					
	102-40 List of stakeholder groups	SR, p. 14 (02.5 Materiality) SR, p. 17 (02.6 Stakeholder engagement) SR, p. 86 (06.2 Memberships and partnerships) SR, p. 97 (06.7 Reporting parameters, scope and materiality)	Employees, customers, peers, and civil society actors (NGOs, media, etc.).			
	102-41 Collective bargaining agreements	SR, p. 45 (04.1 Human resources: Employee rights)	92.028 employees are covered by collective bargaining agreements, 62.5% 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. 14 (02.5 Materiality) SR, p. 17 (02.6 Stakeholder engagement) SR, p. 97 (06.7 Reporting parameters, scope and materiality)				
	102-43 Approach to stakeholder engagement	SR, p. 14 (02.5 Materiality) SR, p. 17 (02.6 Stakeholder engagement) SR, p. 97 (06.7 Reporting parameters, scope and materiality)				
	102-44 Key topics and concerns raised	SR, p. 14 (02.5 Materiality) SR, p. 17 (02.6 Stakeholder engagement) SR, p. 97 (06.7 Reporting parameters, scope and materiality)				

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GRI 102: GENERAL DISCLOSURES 2016	Reporting practice					
	102-45 Entities included in the consolidated financial statements	AR, p. 159-168 (Note 44, List of participations)				
	102-46 Defining report content and topic Boundaries	SR, p. 14-16 (02.5 Materiality) SR, p. 97 (06.7 Reporting parameters, scope and materiality)	Our report content and boundaries are based on the outcomes of the 2019 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. 15 (02.5 Materiality)				
	102-48 Restatements of information		The Group Sustainability Report contains various minor restatements. For details please see the section 06 (Data and performance) on pages 87-96.			
	102-49 Changes in reporting	SR, p. 1 (Contents)	Minor changes in the list of material topics arise from the updated materiality assessment conducted in late 2019.			
	102-50 Reporting period	SR, p. 98 (06.7 Reporting parameters, scope and materiality)	01 January 2019 to 31 December 2019			
	102-51 Date of most recent report	SR, p. 98 (06.7 Reporting parameters, scope and materiality)	April 2019			
	102-52 Reporting cycle	SR, p. 98 (06.7 Reporting parameters, scope and materiality)	Annual			
	102-53 Contact point for questions regarding the report	SR, p. 99	Allianz SE Group Corporate Responsibility corporate.responsibility@allianz.com			
	102-54 Claims of reporting in accordance with the GRI Standards	SR, p. 97 (06.7 Reporting parameters, scope and materiality)	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. 7-8 (Audit of annual accounts and consolidated financial statements) SR, p. 21 (02.8.2 Corporate responsibility management: Data and assurance) SR, Appendix, Independent practitioner's report on a limited assurance engagement on sustainability information by PricewaterhouseCoopers GmbH Wirtschaftsprüfungsgesellschaft				

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Material Topics						
200 series Economic topics						
Economic Performance						
GRI 103: MANAGEMENT APPROACH 2016	103-1 Explanation of the material topic and its Boundary	SR, p. 14 (02.5 Materiality)	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. Boundary: Allianz Group Limitations: None.			
	103-2 The management approach and its components	201-1 AR, p. 65-66 (Outlook 2020) AR, p. 68 (Expected dividend development) TTR (Tax strategy and principles) ¹ People Fact Book 2019, p. 5 (05 Reward & performance) ¹ 201-2 SR, p. 64 (05 Allianz's climate-related financial disclosure)				
	103-3 Evaluation of the management approach	201-1: see 103-2 201-2: SR, p. 64 (05 Allianz's climate-related financial disclosure)				
GRI 201: ECONOMIC PERFORMANCE 2016	201-1 Direct economic value generated and distributed	AR, p. 56 (Executive summary) AR, p. 98 (Consolidated statement of cash flows) AR, p. 118-119 (Business segment information) AR, p. 157-158 (Note 42, Other information) SR, p. 96 Table TAX-1	See also the Allianz Tax Transparency Report (to be published in May 2019) ¹ .			
	201-2 Financial implications and other risks and opportunities due to climate change	SR, p. 64 (Allianz's climate-related financial disclosure)				

¹ Not part of assurance scope.

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Material Topics						
200 series Economic topics						
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 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. 49-50 (Compliance/anti-corruption and bribery matters) SR, p. 56 (04.5 Compliance: Zero tolerance of fraud and corruption)				
	103-3 Evaluation of the management approach	AR, p. 49-50 (Compliance/anti-corruption and bribery matters)				
GRI 205: ANTI-CORRUPTION 2016	205-2 Communication and training about anti-corruption policies and procedures	AR, p. 49-50 (Compliance/anti-corruption and bribery matters) SR, p. 56 (04.5 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 keep the trust of our stakeholders. Boundary: Allianz Group Limitations: None.			
	103-2 The management approach and its components	AR, p. 49-50 (Compliance/anti-corruption and bribery matters) SR, p. 57 (04.5 Compliance: Competition)				
	103-3 Evaluation of the management approach	AR, p. 49-50 (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. 151 (Note 37, Litigation, guarantees, and other contingencies and commitments) SR, p. 57 (04.5 Compliance: Competition)				

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Material Topics						
200 series Economic topics						
Tax						
GRI 207: TAX 2019	207-1 Approach to tax	TTR 2019 (Tax strategy and principles) TTR 2019 (Tax compliance, stakeholder dialogue and tax dialogue)				
	207-2 Tax governance, control, and risk management	TTR 2019 (Tax risk management and tax governance)				
	207-3 Stakeholder engagement and management of concerns related to tax	TTR 2019 (Tax compliance, stakeholder dialogue and tax dialogue)				

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Material Topics						
300 series Environmental topics						
Materials						
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. 60 (04.7 Environmental management)	See also: – Allianz Group Environmental Guideline, – Allianz Group Climate Change Strategy.			
	103-3 Evaluation of the management approach	SR, p. 60 (04.7 Environmental management) SR, p. 90 (06.4 Environmental performance)				
GRI 301: MATERIALS 2016	301-1 Materials used by weight or volume	SR, p. 60 (04.7 Environmental management: Paper reduction) SR, p. 91 Table ENV-9 (Paper consumption)				
	301-2 Recycled input materials used	SR, p. 91 Table ENV-9 (Paper consumption)				
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. 59 (04.7 Environmental management)	See also: – Allianz Group Environmental Guideline, – Allianz Group Climate Change Strategy.			
	103-3 Evaluation of the management approach	SR, p. 60 (04.7 Environmental management) SR, p. 90 (06.4 Environmental performance)				
GRI 302: ENERGY 2016	302-1 Energy consumption within the organization	SR, p. 90 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. 90 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. 59 (04.7 Environmental management: Reducing Energy consumption) SR, p. 90 Table ENV-3 (Energy consumption)				

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Material Topics						
300 series Environmental topics						
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. 60 (04.7 Environmental management)	See also: – Allianz Group Environmental Guideline, – Allianz Group Climate Change Strategy.			
	103-3 Evaluation of the management approach	SR, p. 60 (04.7 Environmental management) SR, p. 90 (06.4 Environmental performance)				
GRI 303: WATER AND EFFLUENTS 2018	303-1 Interactions with water as a shared resource	SR, p. 91 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. 91 Table ENV-7 (Water consumption)				
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. 43-44 (Environmental matters) SR, p. 59 (04.7 Environmental management)	See also: – Allianz Group Environmental Guideline, – Allianz Group Climate Change Strategy.			
	103-3 Evaluation of the management approach	AR, p. 43-44 (Environmental matters) SR, p. 59 (04.7 Environmental management) SR, p. 90 (06.4 Environmental performance)				
GRI 305: EMISSIONS 2016	305-1 Direct (Scope 1) GHG emissions	SR, p. 90 Table ENV-2 (Greenhouse gas emissions)				
	305-2 Energy indirect (Scope 2) GHG emissions	SR, p. 90 Table ENV-2 (Greenhouse gas emissions)				
	305-3 Other indirect (Scope 3) GHG emissions	SR, p. 90 Table ENV-2 (Greenhouse gas emissions)				
	305-4 GHG emissions intensity	SR, p. 90 Table ENV-2 (Greenhouse gas emissions)				
	305-5 Reduction of GHG emissions	SR, p. 59 (04.7 Environmental management: CO ₂ Emissions) SR, p. 90 Table ENV-2 (Greenhouse gas emissions)				

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Material Topics						
300 series Environmental topics						
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. 60 (04.7 Environmental management: Waste)	See also: – Allianz Group Environmental Guideline, – Allianz Group Climate Change Strategy.			
	103-3 Evaluation of the management approach	SR, p. 60 (04.7 Environmental management: Waste) SR, p. 90 (06.4 Environmental performance)				
GRI 306: EFFLUENTS AND WASTE 2016	306-2 Waste by type and disposal method	SR, p. 91 Table ENV-8 (Waste)	Note to table ENV-8: Hazardous waste is included in the category special waste.			

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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. 48-49 (Employee matters) SR, p. 45 (04.1 Human resources)				
	103-3 Evaluation of the management approach	AR, p. 48-49 (Employee matters)				
GRI 401: EMPLOYMENT 2016	401-1 New employee hires and employee turnover	SR, p. 94 Table HR-5 (Employee Turnover) SR, p. 94 Table HR-6 (Employee recruitment)		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.
Occupational Health and Safety						
GRI 103: MANAGEMENT APPROACH 2016	103-1 Explanation of the material topic and its Boundary		Description: For Allianz and our stakeholders promoting employee health and wellbeing is a material topic. Boundary: Allianz Group, Employees Limitations: None.			
	103-2 The management approach and its components	SR, p. 51 (04.1.4 Health and wellbeing)				
	103-3 Evaluation of the management approach	SR, p. 51 (04.1.4 Health and wellbeing)				
GRI 403: OCCUPATIONAL HEALTH AND SAFETY 2018	403-1 Occupational health and safety management system	SR, p. 51 (04.1.4 Health and wellbeing)	The Allianz Operating Model that is implemented across the Group ensures the HR function of each subsidiary applies the same high standard of local health and safety management.			
	403-3 Occupational health services	SR, p. 51 (04.1.4 Health and wellbeing)	see 403-1			
	403-4 Worker participation, consultation, and communication on occupational health and safety	SR, p. 51 (04.1.4 Health and wellbeing)	OHS measures are discussed and aligned with the (European) SE Works Council and/or the works councils of the respective entities.			
	403-7 Prevention and mitigation of occupational health and safety impacts directly linked by business relationships	SR, p. 51 (04.1.4 Health and wellbeing)				

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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. 48 (04.1.2 Training and development) SR, p. 48 (04.1.2 Training and development: AllianzU) SR, p. 49 (04.1.2 Training and development: Attracting talent)				
	103-3 Evaluation of the management approach	SR, p. 48 (04.1.2 Training and development)				
GRI 404: TRAINING AND EDUCATION 2016	404-1 Average hours of training per year per employee	SR, p. 48 (04.1.2 Training and development) SR, p. 95 Table HR-10 (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. 45 (04.1 Human Resources: Strategic workforce planning) SR, p. 48 (04.1.2 Training and development: AllianzU)				
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. 15-16 (Objectives of the Supervisory Board regarding its composition) AR, p. 15-16 (Diversity concepts) AR, p. 45 (Social matters) SR, p. 46-47 (04.1.1 Inclusion and diversity)				
	103-3 Evaluation of the management approach	SR, p. 47 (04.1.1 Inclusion and diversity)				
GRI 405: DIVERSITY AND EQUAL OPPORTUNITY 2016	405-1 Diversity of governance bodies and employees	SR, p. 46-47 (04.1.1 Inclusion and diversity) SR, p. 93 Table HR-4 (Age structure) SR, p. 94 Table HR-7 (Diversity)				

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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. 48 (Human rights matters) SR, p. 12 (02.4 ESG business integration) SR, p. 23 (03.1.1 Integrating ESG in insurance) SR, p. 30 (03.2.1 ESG integration and engagement approach) SR, p. 45 (04.1 Human resources: Employee rights)				
	103-3 Evaluation of the management approach	AR, p. 48 (Human rights matters)				
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. 87 Table ESG-3 (ESG referrals and assessments by sensitive business area)				
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. 54 (04.3 Regulatory and public affairs)				
	103-3 Evaluation of the management approach	SR, p. 54 (04.3 Regulatory and public affairs)				
GRI 415: PUBLIC POLICY 2016	415-1 Political contributions	SR, p. 54 (04.3 Regulatory and public affairs)		415-1	Information unavailable	Currently, only German-based political donations are reported. Information on political donations by region (outside of Germany) cannot be reported due to system limitations.

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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. 46 (Responsible consumer/sales concepts) SR, p. 55 (04.4 Customer satisfaction)				
	103-3 Evaluation of the management approach	AR, p. 46 (Responsible consumer/sales concepts) SR, p. 55 (04.4 Customer satisfaction)				
GRI 417: MARKETING AND LABELING 2016	417-1 Requirements for product and service information and labeling	AR, p. 46 (Responsible consumer/sales concepts)				
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. 46-47 (Data privacy concepts) SR, p. 52 (04.2 Data protection and privacy)				
	103-3 Evaluation of the management approach	AR, p. 46-47 (Data privacy concepts) SR, p. 52 (04.2 Data protection and privacy: Safeguarding personal data)				
GRI 418: CUSTOMER PRIVACY 2016	418-1 Substantiated complaints concerning breaches of customer privacy and losses of customer data	AR, p. 151 (Note 37, Litigation, guarantees, and other contingencies and commitments)				