

Press

Dow Jones Sustainability Index

Allianz leads the insurance industry for sustainability

"Financial analysis is not complete if it ignores material extra-financial factors" states RobecoSAM, one of the global sustainability investment groups. The importance of extrafinancial factors has gained prominence over the last decades. Today the results of the annual review of the Dow Jones Sustainability Indexes (DJSI) was announced by S&P Dow Jones Indices and robecoSAM. The Corporate Sustainability Assessment of RobecoSAM analyzes the sustainability performance of companies in terms of economic, environmental and social criteria. Allianz is named "Industry Group Leader" - the leading company in the insurance industry.

Allianz was especially recognized for:

- Financial inclusion: Providing insurance to low-income households and contributing to strengthening insurance systems in emerging countries. Allianz offers a variety of microinsurance products and has more than four million customers primarily in Africa and Asia
- **Risk detection:** Processes and systems to identify future environmental, social and ethical risks in product development.
- **Brand management:** Structured strategic brand management approach and the high degree of alignment of our brand management with sustainability positioning.
- **Risk and crisis management:** Processes in place to comply with existing regulations and being proactive in developing control mechanism.
- **Stakeholder engagement:** Structured approach to stakeholder dialogues, especially with regards to managing reputational risks

"We are delighted that our performance has once again been externally recognized, and this time as the leading company in the insurance sector. Sustainability is an important part of Allianz' business as a manager of risks and long-term investor and we continue to strive to bring the sustainability agenda forward. Embedding sustainability more deeply into the way we do our work has the opportunity to strengthen our company's business performance and market position," says Dr. Maximillian Zimmerer, Allianz Group Board Member.

Allianz has been included in the Dow Jones Sustainability Index since 2000 with top ranking positions over the past years. Allianz continues to be recognized for its sustainability performance, most recently for its climate leadership by the Carbon Disclosure Project.

For more information on Allianz' approach to sustainability in general and climate change in particular, please visit our <u>Sustainable Development Report 2012</u>.

External link: Dow Jones Sustainability Indexes: http://www.sustainability-index.com/

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These assessments are, as always, subject to the disclaimer provided below.

About Allianz

Together with its customers and sales partners, Allianz is one of the strongest financial communities. Around 78 million private and corporate customers rely on Allianz's knowledge, global reach, capital strength and solidity to help them make the most of financial opportunities and to avoid and safeguard themselves against risks.

In 2012, around 144,000 employees in over 70 countries achieved total revenue of 106.4 billion euros and an operating profit of 9.3 billion euros (restated on January 1, 2013 due to a change in accounting standard and presentation). Benefits for our customers reached 89.2 billion euros.

This business success with insurance, asset management and assistance services is based increasingly on customer demand for crisis-proof financial solutions for an aging society and the challenges of climate change. Transparency and integrity are key components of sustainable corporate governance at Allianz SE.

Cautionary Note Regarding Forward-Looking Statements

The statements contained herein may include prospects, statements of future expectations and other forward-looking statements that are based on management's current views and assumptions and involve known and unknown risks and uncertainties. Actual results, performance or events may differ materially from those expressed or implied in such forward-looking statements.

Such deviations may arise due to, without limitation, (i) changes of the general economic conditions and competitive situation, particularly in the Allianz Group's core business and core markets, (ii) performance of financial markets (particularly market volatility, liquidity and credit events) (iii) frequency and severity of insured loss events, including from natural catastrophes, and the development of loss expenses, (iv) mortality and morbidity levels and trends, (v) persistency levels, (vi) particularly in the banking business, the extent of credit defaults, (vii) interest rate levels, (viii) currency exchange rates including the Euro/U.S. Dollar exchange rate, (ix) changes in laws and regulations, including tax regulations, (x) the impact of acquisitions, including related integration issues, and reorganization measures, and (xi) general competitive factors, in each case on a local, regional, national and/or global basis. Many of these factors may be more likely to occur, or more pronounced, as a result of terrorist activities and their consequences.

No duty to update

The company assumes no obligation to update any information or forward-looking statement contained herein, save for any information required to be disclosed by law.