



ALLIANZ GROUP SUSTAINABILITY REPORT 2020

# GRI Context Index



# GRI 102: General Disclosures

**GRI 102:**  
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**GRI 200 series:**  
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GRI Standard	Disclosure	Page Reference 2020	Description 2020	Omission		
				Part Omitted	Reason	Explanation
<b>General Disclosures</b> <b>GRI 102:</b> <b>General Disclosures 2016</b>	<b>Organizational profile</b>					
	102-1 Name of the organization	SR, p. 4 (01.2 What we do) AR, p. 46 (Note 1, Nature of operations and basis of presentation)	Allianz SE			
	102-2 Activities, brands, products, and services	SR, p. 4 (01.2 What we do) AR, p. 60-62 (Business operations)	Insurance solutions (life and health, property and casualty) Asset management solutions			
	102-3 Location of headquarters	SR, p. 4 (01.2 What we do) AR, p. 111 (Note 1, Nature of operations and basis of presentation)	Königinstrasse 28, 80802 München, Germany			
	102-4 Location of operations	SR, p. 4 (01.2 What we do) AR, p. 61 (Worldwide presence and business segments)				
	102-5 Ownership and legal form	AR, p. 14-20 (Statement on corporate management)				
	102-6 Markets served	SR, p. 4 (01.2 What we do) AR, p. 60-62 (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. 170 (Note 43, Other information) a.ii.: see disclosure 102-4 a.iii.: AR, p. 64 (Executive summary) a.iv.: AR, p. 64 (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. 125 Table HR-3 (Employment relationships) SR, p. 125 Table HR-1 (Employee overview) SR, p. 125 Table HR-2 (Employees by region)				
	102-9 Supply chain	SR, p. 74 (04.8 Sustainable procurement)				
	102-10 Significant changes to the organization and its supply chain	AR, p. 2-3 (To our investors), AR, p. 64 (Executive summary)				
	102-11 Precautionary principle or approach	AR, p. 84-100 (Risk and opportunity report)				
	102-12 External initiatives	SR, p. 16 (02.5 Materiality) SR, p. 18 (02.6 Stakeholder engagement) SR, p. 19 (02.6 Stakeholder engagement: Partnerships for change)	See also the Allianz Group Code of Conduct.			
	102-13 Membership of associations	SR, p. 19 (02.6 Stakeholder engagement: Partnerships for change)				

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<b>GRI 102: General Disclosures 2016</b>	<b>Strategy</b>					
	102-14 Statement from senior decision-maker	SR, p. 3 (01.1 Message from the CEO)				
	102-15 Key impacts, risks, and opportunities	SR, p. 5 (01.3 Emerging risks)				
	<b>Ethics and integrity</b>					
	102-16 Values, principles, standards, and norms of behavior	SR, p. 68 (04.5 Compliance)	See also the Allianz Group Code of Conduct.			
	<b>Governance</b>					
	102-18 Governance structure	AR, p. 13-58 (Corporate Governance Report) SR, p. 20 (02.7 Our sustainability governance)				
	<b>Stakeholder engagement</b>					
	102-40 List of stakeholder groups	SR, p. 16 (02.5 Materiality) SR, p. 18 (02.6 Stakeholder engagement) SR, p. 19 (02.6 Stakeholder engagement: Partnerships for change) SR, p. 130 (06.8 Reporting parameters, scope and materiality)	Employees, customers, peers, and civil society actors (NGOs, media, etc.)			
	102-41 Collective bargaining agreements	SR, p. 54 (04.1 Human resources: Employee rights)	93,247 employees are covered by collective bargaining agreements, 62.1% of all Allianz employees. This is the contracted head count of all countries in the EU and the United Kingdom/total contracted headcount.			
	102-42 Identifying and selecting stakeholders	SR, p. 16 (02.5 Materiality) SR, p. 18 (02.6 Stakeholder engagement) SR, p. 130 (06.8 Reporting parameters, scope and materiality)				
	102-43 Approach to stakeholder engagement	SR, p. 16 (02.5 Materiality) SR, p. 18 (02.6 Stakeholder engagement) SR, p. 130 (06.8 Reporting parameters, scope and materiality)				
	102-44 Key topics and concerns raised	SR, p. 16 (02.5 Materiality) SR, p. 18 (02.6 Stakeholder engagement) SR, p. 130 (06.8 Reporting parameters, scope and materiality)				

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<b>GRI 102:</b> <b>General Disclosures</b> <b>GRI 102:</b> <b>General Disclosures</b> <b>2016</b>	<b>Reporting practice</b>					
	102-45 Entities included in the consolidated financial statements	AR, p. 171 (Note 45, List of participations)				
	102-46 Defining report content and topic Boundaries	SR, p. 16 (02.5 Materiality) SR, p. 131 (06.8 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). In 2020, we reviewed our material topics in light of the COVID-19 pandemic to highlight its impact on our strategy and shape our report. 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. 16 (02.5 Materiality)				
	102-48 Restatements of information		The Group Sustainability Report contains various minor restatements. For details please also see the data tables in sections 06.4 to 06.7 on pages 120-129.			
	102-49 Changes in reporting	SR, p. 01 (new in this report)				
	102-50 Reporting period		01 January 2020 to 31 December 2020			
	102-51 Date of most recent report		29 April 2021			
	102-52 Reporting cycle		Annual			
	102-53 Contact point for questions regarding the report		Allianz SE Global Sustainability sustainability@allianz.com			
	102-54 Claims of reporting in accordance with the GRI Standards	SR, p. 130 (06.8 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. 9 (Audit of annual accounts and consolidated financial statements) SR, 132 (06.9 Independent practitioner's report on a limited assurance engagement on sustainability information)				

# GRI 200 series: Economic Topics

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<b>GRI 103: Management Approach 2016</b>	103-1 Explanation of the material topic and its Boundary		<b>Description:</b> 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. <b>Boundary:</b> Allianz Group <b>Limitations:</b> None.			
	103-2 The management approach and its components	201-1 AR, p. 73-76 (Outlook 2021) AR, p. 67 (Expected dividend development) Allianz Tax Transparency Report (TTR) <sup>1</sup> People Fact Book 2020, p. 33 (Rewards and performance) <sup>1</sup> 201-2 SR, p. 78 (05 Allianz's climate-related financial disclosure)				
	103-3 Evaluation of the management approach	201-1: see 103-2 201-2: SR, p. 78 (05 Allianz's climate-related financial disclosure)				
<b>GRI 201: Economic Performance 2016</b>	201-1 Direct economic value generated and distributed	AR, p. 64 (Executive summary) AR, p. 108-110 (Consolidated statement of cash flows) AR, p. 128-132 (Business segment information) AR, p. 170 (Note 43, Other information) SR, p. 129 Table TAX-1 (Income taxes by region)	See also the Allianz Tax Transparency Report 2020 <sup>1</sup>			
	201-2 Financial implications and other risks and opportunities due to climate change	SR, p. 78 (05 Allianz's climate-related financial disclosure)				

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<sup>1</sup> Not part of assurance scope.

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<b>Material Topics</b>						
<b>200 series</b>						
<b>Economic Topics</b>						
<b>Anti-corruption</b>						
<b>GRI 103: Management Approach 2016</b>	103-1 Explanation of the material topic and its Boundary		<b>Description:</b> 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. <b>Boundary:</b> Allianz Group <b>Limitations:</b> None.			
	103-2 The management approach and its components	AR, p. 16 (Compliance management system) AR, p. 57-58 (Compliance/anti-corruption and bribery matters) SR, p. 68 (04.5 Compliance: Zero tolerance of fraud and corruption)				
	103-3 Evaluation of the management approach	AR, p. 57-58 (Compliance/anti-corruption and bribery matters)				
<b>GRI 205: Anti-corruption 2016</b>	205-2 Communication and training about anti-corruption policies and procedures	AR, p. 57-58 (Compliance/anti-corruption and bribery matters) SR, p. 68 (04.5 Compliance: Zero tolerance of fraud and corruption)				
<b>Anti-competitive Behavior</b>						
<b>GRI 103: management approach 2016</b>	103-1 Explanation of the material topic and its Boundary		<b>Description:</b> 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. <b>Boundary:</b> Allianz Group <b>Limitations:</b> None.			
	103-2 The management approach and its components	AR, p. 57-58 (Compliance/anti-corruption and bribery matters) SR, p. 69 (04.5 Compliance: Competition)				
	103-3 Evaluation of the management approach	AR, p. 57-58 (Compliance/anti-corruption and bribery matters)				
<b>GRI 206: Anti-competitive Behavior 2016</b>	206-1 Legal actions for anti-competitive behavior, anti-trust, and monopoly practices	AR, p. 163-164 (Note 38, Litigation, guarantees, and other contingencies and commitments) SR, p. 69 (04.5 Compliance: Competition)				

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<b>Material Topics</b>						
<b>200 series</b>						
<b>Economic Topics</b>						
<b>Tax</b>						
<b>GRI 103: Management Approach 2016</b>	103-1 Explanation of the material topic and its Boundary		<b>Description:</b> 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. <b>Boundary:</b> Allianz Group <b>Limitations:</b> None.			
	103-2 The management approach and its components	TTR 2020 <sup>1</sup> SR, p. 70 (04.6 Tax Transparency)				
	103-3 Evaluation of the management approach	TTR 2020 SR, p. 70 (04.6 Tax Transparency)				
<b>GRI 207: Tax 2019</b>	207-1 Approach to tax	TTR 2020 (Tax strategy and principles) TTR 2020 (Tax compliance, stakeholder dialogue and tax dialogue) SR, p. 70 (04.6 Tax Transparency)				
	207-2 Tax governance, control, and risk management	TTR 2020 (Tax risk management and tax governance) SR, p. 70 (04.6 Tax Transparency)				
	207-3 Stakeholder engagement and management of concerns related to tax	TTR 2020 (Tax compliance, stakeholder dialogue and tax dialogue) SR, p. 70 (04.6 Tax Transparency)				

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TTR: Tax Transparency Report 2020

<sup>1</sup> The Tax Transparency Report 2020 will be published in May 2021. The report is not part of the assurance scope of the Group Sustainability Report

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<b>Material Topics</b>						
<b>300 series</b>						
<b>Environmental Topics</b>						
<b>Materials</b>						
<b>GRI 103: Management Approach 2016</b>	103-1 Explanation of the material topic and its Boundary		<b>Description:</b> Managing our organization environmental impacts is a material issue determined by our stakeholders. <b>Boundary:</b> Allianz Group <b>Limitations:</b> See SR, Appendix, Explanatory Notes.			
	103-2 The management approach and its components	SR, p. 73 (04.7 Environmental management)	See also: – Allianz Group Environmental Guideline – Allianz Group Climate Change Strategy			
	103-3 Evaluation of the management approach	SR, p. 73 (04.7 Environmental management)				
<b>GRI 301: Materials 2016</b>	301-1 Materials used by weight or volume	SR, p. 73 (04.7 Environmental management: Paper reduction) SR, p. 124 Table ENV-9 (Paper consumption)				
	301-2 Recycled input materials used	SR, p. 124 Table ENV-9 (Paper consumption)				
<b>Energy</b>						
<b>GRI 103: Management Approach 2016</b>	103-1 Explanation of the material topic and its Boundary		<b>Description:</b> Managing our organization environmental impacts is a material issue determined by our stakeholders. <b>Boundary:</b> Allianz Group <b>Limitations:</b> See SR, Appendix, Explanatory Notes.			
	103-2 The management approach and its components	SR, p. 72 (04.7 Environmental management)	See also: – Allianz Group Environmental Guideline – Allianz Group Climate Change Strategy			
	103-3 Evaluation of the management approach	SR, p. 72 (04.7 Environmental management) SR, p. 123 (06.5 Environmental performance data)				
<b>GRI 302: Energy 2016</b>	302-1 Energy consumption within the organization	SR, p. 123 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. 123 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. 72 (04.7 Environmental management: Reducing energy consumption) SR, p. 123 Table ENV-3 (Energy consumption)				

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<b>Material Topics</b>						
<b>300 series</b>						
<b>Environmental Topics</b>						
<b>Water</b>						
<b>GRI 103: Management Approach 2016</b>	103-1 Explanation of the material topic and its Boundary		<b>Description:</b> Managing our organization environmental impacts is a material issue determined by our stakeholders. <b>Boundary:</b> Allianz Group <b>Limitations:</b> See SR, Appendix, Explanatory Notes.			
	103-2 The management approach and its components	SR, p. 73 (04.7 Environmental management)	See also: – Allianz Group Environmental Guideline – Allianz Group Climate Change Strategy			
	103-3 Evaluation of the management approach	SR, p.73 (04.7 Environmental management) SR, p. 123 (06.5 Environmental performance data)				
<b>GRI 303: Water and Effluents 2018</b>	303-1 Interactions with water as a shared resource	SR, p. 73 (04.7 Environmental management: Reducing water use) SR, p. 124 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. 124 Table ENV-7 (Water consumption)				

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<b>Environmental Topics</b>						
<b>Emissions</b>						
<b>GRI 103: Management Approach 2016</b>	103-1 Explanation of the material topic and its Boundary		<b>Description:</b> Managing our organization environmental impacts is a material issue determined by our stakeholders. <b>Boundary:</b> Allianz Group <b>Limitations:</b> See SR, Appendix, Explanatory Notes.			
	103-2 The management approach and its components	AR, p. 48-50 (Environmental matters) SR, p. 71 (04.7 Environmental management)	See also: – Allianz Group Environmental Guideline – Allianz Group Climate Change Strategy			
	103-3 Evaluation of the management approach	AR, p. 48-50 (Environmental matters) SR, p. 71 (04.7 Environmental management) SR, p. 123 (06.5 Environmental performance data)				
<b>GRI 305: Emissions 2016</b>	305-1 Direct (Scope 1) GHG emissions	SR, p. 123 Table ENV-2 (Greenhouse gas emissions)				
	305-2 Energy indirect (Scope 2) GHG emissions	SR, p. 123 Table ENV-2 (Greenhouse gas emissions)				
	305-3 Other indirect (Scope 3) GHG emissions	SR, p. 123 Table ENV-2 (Greenhouse gas emissions)				
	305-4 GHG emissions intensity	SR, p. 123 Table ENV-2 (Greenhouse gas emissions)				
	305-5 Reduction of GHG emissions	SR, p. 72 (04.7 Environmental management: Carbon reduction strategy) SR, p. 123 Table ENV-2 (Greenhouse gas emissions)				
<b>Effluents and Waste</b>						
<b>GRI 103: Management Approach 2016</b>	103-1 Explanation of the material topic and its Boundary		<b>Description:</b> Managing our organization environmental impacts is a material issue determined by our stakeholders. <b>Boundary:</b> Allianz Group <b>Limitations:</b> See SR, Appendix, Explanatory Notes.			
	103-2 The management approach and its components	SR, p. 73 (04.7 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. 73 (04.7 Environmental management: Driving down waste) SR, p. 123 (06.5 Environmental performance data)				
<b>GRI 306: Effluents and Waste 2016</b>	306-2 Waste by type and disposal method	SR, p. 124 Table ENV-8 (Waste)	Note to table ENV-8: Hazardous waste is included in the category special waste.			

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<b>400 series</b>						
<b>Social Topics</b>						
<b>Employment</b>						
<b>GRI 103: Management Approach 2016</b>	103-1 Explanation of the material topic and its Boundary		<b>Description:</b> 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. <b>Boundary:</b> Allianz Group, Employees <b>Limitations:</b> None.			
	103-2 The management approach and its components	AR, p. 55-57 (Employee matters) SR, p. 52 (04.1 Human Resources)				
	103-3 Evaluation of the management approach	AR, p. 55-57 (Employee matters)				
<b>GRI 401: Employment 2016</b>	401-1 New employee hires and employee turnover	SR, p. 127 Table HR-6 (Employee recruitment) SR, p. 127 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.

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<b>400 series</b>						
<b>Social Topics</b>						
<b>Training and Education</b>						
<b>GRI 103: Management Approach 2016</b>	103-1 Explanation of the material topic and its Boundary		<b>Description:</b> Providing training and education opportunities to our employees is a material topic. It ensures that they have the skills needed for the future. <b>Boundary:</b> Allianz Group, Employees <b>Limitations:</b> None.			
	103-2 The management approach and its components	SR, p. 57 (04.1.2 Training and developing our people) SR, p. 57 (04.1.2 Training and developing our people: AllianzU) SR, p. 59 (04.1.2 Training and developing our people: Attracting talent)				
	103-3 Evaluation of the management approach	SR, p. 57 (04.1.2 Training and developing our people)				
<b>GRI 404: Training and Education 2016</b>	404-1 Average hours of training per year per employee	SR, p. 128 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. 53 (04.1 Human Resources: Strategic workforce planning) SR, p. 57 (04.1.2 Training and developing our people: AllianzU)				

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<b>Diversity and Equal Opportunity</b>						
<b>GRI 103: Management Approach 2016</b>	103-1 Explanation of the material topic and its Boundary		<b>Description:</b> Fostering diversity and equal opportunities and supporting inclusive leadership and corporate culture are topics considered material to our stakeholders. <b>Boundary:</b> Allianz Group, Employees <b>Limitations:</b> None.			
	103-2 The management approach and its components	AR, p. 18-20 (Objectives of the Supervisory Board regarding its composition) AR, p. 18-20 (Diversity concepts) AR, p. 51-54 (Social matters) SR, p. 54 (04.1.1 Inclusion and Diversity)				
	103-3 Evaluation of the management approach	SR, p. 54 (04.1.1 Inclusion and Diversity)				
<b>GRI 405: Diversity and Equal Opportunity 2016</b>	405-1 Diversity of governance bodies and employees	SR, p. 54 (04.1.1 Inclusion and Diversity) SR, p. 126 Table HR-4 (Age Structure) SR, p. 127 Table HR-7 (Diversity)				

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<b>Human Rights Assessment</b>						
<b>GRI 103: Management Approach 2016</b>	103-1 Explanation of the material topic and its Boundary		<b>Description:</b> 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. <b>Boundary:</b> Allianz Group, Customers, Suppliers <b>Limitations:</b> None.			
	103-2 The management approach and its components	AR, p. 54-55 (Human rights matters) SR, p. 24 (02.8 Our commitment to human rights) SR, p. 14 (02.4 ESG Business Integration) SR, p. 27 (03.1.1 Integrating ESG in insurance) SR, p. 35 (03.2.1 ESG integration and engagement approach) SR, p. 54 (04.1 Human resources: Employee rights)				
	103-3 Evaluation of the management approach	AR, p. 54-55 (Human rights matters) SR, p. 24 (02.8 Our commitment to human rights)				
<b>GRI 412: Human Rights Assessment 2016</b>	412-3 Significant investment agreements and contracts that include human rights clauses or that underwent human rights screening	SR, p. 120 Table ESG-3 (ESG referrals and assessments by sensitive business area)				
<b>Public Policy</b>						
<b>GRI 103: Management Approach 2016</b>	103-1 Explanation of the material topic and its Boundary		<b>Description:</b> Taking positions publicly and influencing public opinion is a material topic for our stakeholders. <b>Boundary:</b> Allianz Group, Governments/Regulators <b>Limitations:</b> None.			
	103-2 The management approach and its components	SR, p. 65 (04.3 Regulatory and public affairs)				
	103-3 Evaluation of the management approach	SR, p. 65 (04.3 Regulatory and public affairs)				
<b>GRI 415: Public Policy 2016</b>	415-1 Political contributions	SR, p. 65 (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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<b>Social Topics</b>						
<b>Marketing and Labeling</b>						
<b>GRI 103: Management Approach 2016</b>	103-1 Explanation of the material topic and its Boundary		<b>Description:</b> Responsible sales and marketing communications is a material topic to ensure the trust between us and our customers and other stakeholders. <b>Boundary:</b> Allianz Group, Customers <b>Limitations:</b> None.			
	103-2 The management approach and its components	AR, p. 52-53 (Responsible consumer/sales) SR, p. 66 (Customer satisfaction)				
	103-3 Evaluation of the management approach	AR, p. 52-53 (Responsible consumer/sales) SR, p. 66 (Customer satisfaction)				
<b>GRI 417: Marketing and Labeling 2016</b>	417-1 Requirements for product and service information and labeling	AR, p. 52-53 (Responsible consumer/sales) SR, p. 66 (Customer satisfaction)				
	<b>Customer Privacy</b>					
<b>GRI 103: Management Approach 2016</b>	103-1 Explanation of the material topic and its Boundary		<b>Description:</b> Protecting sensitive customer data and privacy is a material topic for Allianz Group. <b>Boundary:</b> Allianz Group, Customers <b>Limitations:</b> None.			
	103-2 The management approach and its components	AR, p. 53-54 (Data privacy concepts) SR, p. 63 (04.2 Data protection and privacy)				
	103-3 Evaluation of the management approach	AR, p. 53-54 (Data privacy concepts) SR, p. 63 (04.2 Data protection and privacy)				
<b>GRI 418: Customer Privacy 2016</b>	418-1 Substantiated complaints concerning breaches of customer privacy and losses of customer data	AR, p. 163-164 (Note 38, Litigation, guarantees, and other contingencies and commitments)				

Abbreviations  
SR: Group Sustainability Report 2020  
AR: Group Annual Report 2020