

ALLIANZ GRI TABLE 2017

This table contains Standard Disclosures from the Global Reporting Initiative (GRI) Sustainability Reporting Guidelines and is aligned with the GRI G4 Guidelines 'in accordance' core.

STANDARD DISCLOSURE	DESCRIPTION	LOCATION OR COMMENT	EXPLANATIONS AND OMISSIONS
STRATEGY AND ANALYSIS			
G4-1	Provide a statement from the most senior decision-maker of the organization (such as CEO, chair, or equivalent senior position) about the relevance of sustainability to the organization and the organization's strategy for addressing sustainability.	Sustainability Report 2017 (CEO's perspective, p.5-6.)	
ORGANIZATIONAL PROFILE			
G4-3	Report the name of the organization.	Allianz SE.	
G4-4	Report the primary brands, products, and services.	Annual Report 2017 (Group Management Report, p.36-37.)	
G4-5	Report the location of the organization's headquarters.	Königinstraße 28 80802 Munich, Germany.	
G4-6	Report the number of countries where the organization operates, and names of countries where either the organization has significant operations or that are specifically relevant to the sustainability topics covered in the report.	Annual Report 2017 (Group Management Report, p.37.)	
G4-7	Report the nature of ownership and legal form.	Annual Report 2017 (Allianz Share, p.141.)	
G4-8	Report the markets served (including geographic breakdown, sectors served, and types of customers and beneficiaries).	Annual Report 2017 (Group Management Report, p.36-37.)	Partial disclosure, types of customers and beneficiaries not reported.
G4-9	Report the scale of the organization, including: <ul style="list-style-type: none"> • Total number of employees • Total number of operations • Net sales (for private sector organizations) or net revenues (for public sector organizations) • Total capitalization broken down in terms of debt and equity (for private sector organizations) • Quantity of products or services provided. 	Sustainability Report 2017 (Allianz Group at a Glance, p.3.); Annual Report 2017 (total capitalization breakdown: Balance Sheet Review, p.55.) We disclose products or services provided by business segments (p.45-47.)	Partial disclosure, quantity of services provided is omitted.
G4-10	Report the total number of employees by employment contract and gender. Report the total number of permanent employees by employment type and gender. Report the total workforce by employees and supervised workers and by gender. Report the total workforce by region and gender. Report whether a substantial portion of the organization's work is performed by workers who are legally recognized as self-employed, or by individuals other than employees or supervised workers, including employees and supervised employees of contractors. Report any significant variations in employment numbers (such as seasonal variations in employment in the tourism or agricultural industries).	Sustainability Report 2017 (Key sustainability data, p.82.); HR Factbook 2017 (Employee structure & diversity, p. 14-15.)	Partial disclosure, the majority of the work is carried out by fixed contract employees and there is not a substantial portion performed by other types of employees. Therefore, for the indicator of employees by employment contract, we do not indicate the gender distribution. Partial disclosure, for the indicator of workforce by country, there is a disclosure of the gender distribution based on regions, not on specific countries other than Germany.

ALLIANZ GRI TABLE

2017

STANDARD DISCLOSURE	DESCRIPTION	LOCATION OR COMMENT	EXPLANATIONS AND OMISSIONS
ORGANIZATIONAL PROFILE			
G4-11	Report the percentage of total employees covered by collective bargaining agreements.	Sustainability Report 2017 (Our role as an attractive employer: Our approach, p.58.)	94,616 employees are covered by collective bargaining agreements, 67.3% of all Allianz employees. This is the contracted head count of all countries in the EU/total contracted headcount.
G4-12	Describe the organization's supply chain.	Sustainability Report 2017 (Our role as a trusted company: Trust in our supply chain, p.55.)	Partial disclosure, reporting based on a CR risk perspective. As a financial services provider, our supply chain is primarily related to products and services that support our operations. This includes facility services and logistics, building maintenance and projects, IT systems, insurance, lease cars and business travel, marketing and communications support, and other professional services.
G4-13	Report any significant changes during the reporting period regarding the organization's size, structure, ownership, or its supply chain, including: <ul style="list-style-type: none"> • Changes in the location of, or changes in, operations, including facility openings, closings, and expansions • Changes in the share capital structure and other capital formation, maintenance, and alteration operations (for private sector organizations) • Changes in the location of suppliers, the structure of the supply chain, or in relationships with suppliers, including selection and termination. 	Annual Report 2017 (To our Investors p.1-3, Group Management Report, p.21/Executive summary, p.41., Consolidated Financial Statements p.115.)	
G4-14	Report whether and how the precautionary approach or principle is addressed by the organization.	Annual Report 2017 (Risk and Opportunity Report, p.62.)	
G4-15	List externally developed economic, environmental and social charters, principles, or other initiatives to which the organization subscribes or which it endorses.	Sustainability Report 2017 (Key sustainability data, p.79.)	
G4-16	List memberships of associations (such as industry associations) and national or international advocacy organizations in which the organization: <ul style="list-style-type: none"> • Holds a position on the governance body • Participates in projects or committees • Provides substantive funding beyond routine membership dues • Views membership as strategic This refers primarily to memberships maintained at the organizational level.	Sustainability Report 2017 (Key sustainability data, p.79.)	

ALLIANZ GRI TABLE 2017

STANDARD DISCLOSURE	DESCRIPTION	LOCATION OR COMMENT	EXPLANATIONS AND OMISSIONS
IDENTIFIED MATERIAL ASPECTS AND BOUNDARIES			
G4-17	List all entities included in the organization's consolidated financial statements or equivalent documents. Report whether any entity included in the organization's consolidated financial statements or equivalent documents is not covered by the report. The organization can report on this Standard Disclosure by referencing the information in publicly available consolidated financial statements or equivalent documents.	Annual Report 2017 (financial statements, p.141.)	
G4-18	Explain the process for defining the report content and the Aspect Boundaries. Explain how the organization has implemented the Reporting Principles for Defining Report Content.	Sustainability Report 2017 (Reporting parameters, p.85.)	
G4-19	List all the material Aspects identified in the process for defining report content.	Sustainability Report 2017 (Reporting parameters, p.85.)	
G4-20	For each material Aspect, report the Aspect Boundary within the organization, as follows: <ul style="list-style-type: none"> • Report whether the Aspect is material within the organization • If the Aspect is not material for all entities within the organization (as described in G4-17), select one of the following two approaches and report either: <ul style="list-style-type: none"> – The list of entities or groups of entities included in G4-17 for which the Aspect is not material or – The list of entities or groups of entities included in G4-17 for which the Aspects is material • Report any specific limitation regarding the Aspect Boundary within the organization. 	Sustainability Report 2017 (Reporting parameters, p.85.)	
G4-21	For each material Aspect, report the Aspect Boundary outside the organization, as follows: <ul style="list-style-type: none"> • Report whether the Aspect is material outside of the organization • If the Aspect is material outside of the organization, identify the entities, groups of entities or elements for which the Aspect is material. In addition, describe the geographical location where the Aspect is material for the entities identified • Report any specific limitation regarding the Aspect Boundary outside the organization. 	Sustainability Report 2017 (Reporting parameters, p.85.)	
G4-22	Report the effect of any restatements of information provided in previous reports, and the reasons for such restatements.	The effect of any re-statements of information provided in earlier reports, and the reasons for such re-statements, will be explained, as required in the relevant chapters and related notes.	
G4-23	Report significant changes from previous reporting periods in the Scope and Aspect Boundaries.	Any significant changes from previous reports will be explained, as required, in the relevant chapters and related notes.	

ALLIANZ GRI TABLE

2017

STANDARD DISCLOSURE	DESCRIPTION	LOCATION OR COMMENT	EXPLANATIONS AND OMISSIONS
STAKEHOLDER ENGAGEMENT			
G4-24	Provide a list of stakeholder groups engaged by the organization.	Sustainability Report 2017 (Managing sustainability: Stakeholder engagement, p.25.)	
G4-25	Report the basis for identification and selection of stakeholders with whom to engage.	Sustainability Report 2017 (Managing sustainability: Stakeholder engagement, p.25.)	
G4-26	Report the organization's approach to stakeholder engagement, including frequency of engagement by type and by stakeholder group, and an indication of whether any of the engagement was undertaken specifically as part of the report preparation process.	Sustainability Report 2017 (Managing sustainability: Stakeholder engagement, p.25.) Engaging with our stakeholders is a continuous process which happens through many different channels throughout the year as described on p.25. With regards to reporting and strategy we re-assessed our material issues and refocused our strategy in 2016. GfK SE surveyed over 6,000 individual stakeholders about what they see as the most important global issues for Allianz and the potential solutions we provide. For the full disclosure, please see the 2016 Sustainability Report (p.6-9.) We re-evaluate our most material issues on a biennial basis. The next stakeholder engagement with regards to strategy and reporting will take place in FY 2018.	
G4-27	Report key topics and concerns that have been raised through stakeholder engagement, and how the organization has responded to those key topics and concerns, including through its reporting. Report the stakeholder groups that raised each of the key topics and concerns.	Sustainability Report 2017 (Managing sustainability: Our corporate responsibility strategy, p.19.) In 2016, we re-assessed our material issues and refocused our strategy. For the full disclosure, please see the 2016 Sustainability Report (p.6-9.)	

ALLIANZ GRI TABLE 2017

STANDARD DISCLOSURE	DESCRIPTION	LOCATION OR COMMENT	EXPLANATIONS AND OMISSIONS
REPORT PROFILE			
G4-28	Reporting period (such as fiscal or calendar year) for information provided.	Our 2017 Sustainability Report relates to the entire Allianz Group. All measures, activities and key figures refer to the 2017 financial year (1 January 2017, to 31 December 2017), unless otherwise stated. This is our 17th annual Sustainability Report. Unless otherwise stated, we take operational control as the boundary for reporting. An increasing number of Allianz subsidiaries now publish their own sustainability reports, which are available for download in our download center.	
G4-29	Date of most recent previous report (if any).	The most recent previous Sustainability Report was published on 5 April 2017.	
G4-30	Reporting cycle (such as annual, biennial).	Annual.	
G4-31	Provide the contact point for questions regarding the report or its contents.	Allianz SE Königinstraße 28 80802 Munich, Germany Contact: Corporate Responsibility sustainability@allianz.com	
G4-32	Report the 'in accordance' option the organization has chosen. Report the GRI Content Index for the chosen option. Report the reference to the External Assurance Report, if the report has been externally assured. GRI recommends the use of external assurance but it is not a requirement to be 'in accordance' with the Guidelines.	This report is 'in accordance - core' with the GRI G4 guidelines. For full details of our reporting in accordance with GRI, see the following GRI content index. Details of assurance by PricewaterhouseCoopers GmbH WPG can be found here .	
G4-33	Report the organization's policy and current practice with regard to seeking external assurance for the report. If not included in the assurance report accompanying the sustainability report, report the scope and basis of any external assurance provided. Report the relationship between the organization and the assurance providers. Report whether the highest governance body or senior executives are involved in seeking assurance for the organization's sustainability report.	We believe that independent assurance of our sustainability performance adds to the credibility and transparency of our communication. For the financial year 2017, we have engaged a third party auditor, PricewaterhouseCoopers GmbH WPG, to provide limited assurance on the qualitative claims and quantitative data provided in the sustainability report. The PwC independent assurance statement can be found in our 2017 publications . We warmly invite all our stakeholders to provide feedback and comments on our Sustainability Report. In compliance with the 2017 German Implementation of the EU Non-Financial Reporting Directive (2014/95/EU), we published a combined separate non-financial report , which was also assured by PwC.	

ALLIANZ GRI TABLE 2017

STANDARD DISCLOSURE	DESCRIPTION	LOCATION OR COMMENT	EXPLANATIONS AND OMISSIONS
GOVERNANCE			
G4-34	Report the governance structure of the organization, including committees of the highest governance body. Identify any committees responsible for decision-making on economic, environmental and social impacts.	Sustainability Report 2017 (Managing sustainability: Corporate responsibility governance, p.23.)	
G4-35	Report the process for delegating authority for economic, environmental and social topics from the highest governance body to senior executives and other employees.	Sustainability Report 2017 (Managing sustainability: Corporate responsibility governance, p.23.)	
G4-36	Report whether the organization has appointed an executive-level position or positions with responsibility for economic, environmental and social topics, and whether post holders report directly to the highest governance body.	Sustainability Report 2017 (Managing sustainability: Corporate responsibility governance, p.23.)	
ETHICS AND INTEGRITY			
G4-56	Describe the organization's values, principles, standards and norms of behavior such as codes of conduct and codes of ethics.	Sustainability Report 2017 (Our role as a trusted company: Integrity, p.50.)	

ALLIANZ GRI TABLE 2017

STANDARD DISCLOSURE	DESCRIPTION	LOCATION OR COMMENT	EXPLANATIONS AND OMISSIONS
ECONOMIC			
ECONOMIC PERFORMANCE			
G4-DMA	Economic performance.	Annual Report 2017 (Letter to investors p.2., Executive summary of results, p.41.)	
G4-EC1	Direct economic value generated and distributed.	Annual Report 2017 (Letter to investors p.2., Executive summary of results, P41 Consolidated Financial Statements, p.80./ Remuneration Report p. 23-24.)	
G4-EC2	Financial implications and other risks and opportunities for the organization's activities due to climate change.	Sustainability Report 2017 (Climate change strategy p.22.) Allianz Group CDP response 2017 (log-in required.)	
G4-EC3	Coverage of the organization's defined benefit plan obligations.	Annual Report (Consolidated Financial Statements – Notes to the consolidated financial statements, p.134.)	
G4-EC4	Financial assistance received from government.		No disclosure available.
INDIRECT ECONOMIC IMPACTS			
G4-DMA	Indirect economic impacts.	Sustainability Report 2017 (Our role as a sustainable insurer: Sustainable solutions, p.30-31.)	
G4-EC8	a) Significant indirect economic impacts, including the extent of impacts. b) Significance of the impacts.	Sustainability Report 2017 (Our role as a sustainable insurer: Sustainable solutions, p.31.) Sustainability Report 2017 (CR strategy: UN sustainable development goals p.9-16 Our role as a sustainable insurer: solutions for emerging customers p.32, Solutions for tomorrow's climate p.33.)	

ALLIANZ GRI TABLE 2017

STANDARD DISCLOSURE	DESCRIPTION	LOCATION OR COMMENT	EXPLANATIONS AND OMISSIONS
ENVIRONMENTAL			
ENERGY			
G4-DMA	Energy.	Sustainability Report 2017 (Our role as a trusted company, p.53.)	
G4-EN3	Energy consumption within the organization.	Sustainability Report 2017 (Key sustainability data, p.81.)	
G4-EN5	Energy intensity.	Sustainability Report 2017 (Key sustainability data, p.81.)	
G4-EN6	Reduction of energy consumption.	Sustainability Report 2017 (Our role as a trusted company, p.53., Key sustainability data, p.81.)	
WATER			
G4-DMA	Water.	Sustainability Report 2017 (Our role as a trusted company: Environmental management, p.53.)	For Allianz, water is a non-material topic. However we report this data as part of good practice environmental reporting.
G4-EN8	Total water (ground water and surface water) withdrawal by source.	Sustainability Report 2017 (Key sustainability data, p.81.)	For Allianz, water is a non-material topic. However we report this data as part of good practice environmental reporting. Water use is monitored and reported on the following basis: a) rain water b) natural water (please note: this is equal to the GRI term unpurified water from surface/ground water) c) drinking water
EMISSIONS			
G4-DMA	Emissions.	Sustainability Report 2017 (Our role as a trusted company p.53.: Climate change strategy, p.22.)	
G4-EN15	Direct greenhouse gas (GHG) emissions (Scope 1).	Sustainability Report 2017 (Key sustainability data, p.81.)	
G4-EN16	Energy indirect greenhouse gas (GHG) emissions (Scope 2).	Sustainability Report 2017 (Key sustainability data, p.81.)	
G4-EN17	Other indirect greenhouse gas (GHG) emissions (Scope 3).	Sustainability Report 2017 (Key sustainability data, p.81.)	
G4-EN18	Greenhouse gas (GHG) emissions intensity.	Sustainability Report 2017 (Key sustainability data, p.81.)	
G4-EN19	Reduction of greenhouse gas (GHG) emissions.	Sustainability Report 2017 (Key sustainability data, p.81.)	

ALLIANZ GRI TABLE 2017

STANDARD DISCLOSURE	DESCRIPTION	LOCATION OR COMMENT	EXPLANATIONS AND OMISSIONS
ENVIRONMENTAL			
EFFLUENTS AND WASTE			
G4-DMA	Effluents and waste.	Sustainability Report 2017 (Our role as a trusted company, p.53.)	For Allianz, waste is a non-material topic. However we report this data as part of good practice environmental reporting.
G4-EN23	Total weight of waste by type and disposal method.	Sustainability Report 2017 (Key sustainability data, p.81.)	For Allianz, waste is a non-material topic. However we report this data as part of good practice environmental reporting. Waste output is monitored and reported on the following basis: a) valuable materials separated and recycled b) waste incinerated c) waste disposed of in landfills d) special waste treatment The waste data reported includes "hazardous waste" as defined on the basis of treatment method (special treatment).

ALLIANZ GRI TABLE 2017

STANDARD DISCLOSURE	DESCRIPTION	LOCATION OR COMMENT	EXPLANATIONS AND OMISSIONS
SOCIAL			
LABOUR PRACTICES AND DECENT WORK			
EMPLOYMENT			
G4-DMA	Employment.	Sustainability Report 2017 (Our role as an attractive employer: Our approach, p.57.)	
G4-LA1	Total number and rates of new employee hires and employee turnover by age group, gender and region (need to report by age group).	Sustainability Report 2017 (Key sustainability data, p.83.)	Information relating to ages of new hires is not currently collected.
OCCUPATIONAL HEALTH AND SAFETY			
G4-DMA	Occupational health and safety.	Sustainability Report 2017 (Our role as an attractive employer: Our Approach, p.58, Health and Wellbeing p.65.)	
G4-LA6	Type of injury and rates of injury, occupational diseases, lost days, and absenteeism, and total number of work-related fatalities, by region and by gender.	Sustainability Report 2017 (Key sustainability data, p.83.)	Partial disclosure: Because of the largely desk based nature of Allianz business, it is not material for us to report in detail on type of injury and rates on injury. Data on work-related accidents are gathered, but not published because of the quality and completeness of data. No data for contractors is available.
TRAINING AND EDUCATION			
G4-DMA	Training and education.	Sustainability Report 2017 (Our role as an attractive employer: Learning and development, p.62.)	
G4-LA9	Average hours of training per year per employee by gender, and by employee category.	Sustainability Report 2017 (Key sustainability data, p.83.)	Partial disclosure – we are unable to report hours, rather we report the amount of training days. Gender related information is unavailable.
G4-LA10	Programs for skills management and lifelong learning that support the continued employability of employees and assist them in managing career endings.	Sustainability Report 2017 (Our role as an attractive employer: Digital skills, p.60-61., Learning and development, p.62.)	Partial disclosure: Allianz's Learning and Development contributions are tailored for all staff and are designed to meet both individual development and future workforce needs. We have launched AllianzU to bundle Learning and Development opportunities for employees worldwide, provide a simplified user interface and enhance learner experience.
DIVERSITY AND EQUAL OPPORTUNITY			
G4-DMA	Diversity and equal opportunities.	Sustainability Report 2017 (Our role as an attractive employer: Diversity, p.63.)	
G4-LA12	Composition of governance bodies and breakdown of employees per employee category according to gender, age group, minority group membership, and other indicators of diversity.	Sustainability Report 2017 (Our role as an attractive employer: Women in management, p.63., data p.82.), HR factbook (Employee structure & diversity, p.11-26.)	

ALLIANZ GRI TABLE 2017

STANDARD DISCLOSURE	DESCRIPTION	LOCATION OR COMMENT	EXPLANATIONS AND OMISSIONS
HUMAN RIGHTS			
INVESTMENT			
G4-DMA	Investment.	Sustainability Report 2017 (Our role as a responsible investor, p.35-39.)	
G4-HR1	Total number and percentage of significant investment agreements and contracts that include human rights clauses or that underwent human rights screening.	Sustainability Report 2017 (Managing sustainability: ESG approach, p.20; Key sustainability data, p.84.)	Partial disclosure, no disclosure on the number or percentage of significant investment agreements and contract that include human rights clauses.
SOCIETY			
ANTI-CORRUPTION			
G4-DMA	Anti-corruption.	Sustainability Report 2017 (Our role as a trusted company: Integrity, p.50-51.)	
G4-SO4	Communication and training on anti-corruption policies and procedures.	Sustainability Report 2017 (Our role as a trusted company: Integrity, p.50-51.)	
G4-SO5	Confirmed incidents of corruption and actions taken.		Allianz manages the issue of corruption, investigating all cases raised and handling them according to our Allianz Anti-Corruption Program (see, p.50-51 of our Sustainability Report). We do not publicly disclose information on the number of incidents and actions taken. However information on material litigation cases would have been publicly reported in the Allianz Group Annual Report 2017 (Litigation, p.133.)
PUBLIC POLICY			
G4-DMA	Public policy.	Sustainability Report 2017 (Our role as a committed corporate citizen: Political engagement, p.74.)	
G4-SO6	Total value of political contributions by country and recipient/beneficiary.	Sustainability Report 2017 (Our role as a committed corporate citizen: Political engagement, p.74.)	
COMPLIANCE			
G4-DMA	Compliance.	Sustainability Report 2017 (Our role as a trusted company: Integrity, p.50.)	
G4-SO8	Monetary value of significant fines and total number of non-monetary sanctions for non-compliance with laws and regulations.	Allianz Group Annual Report 2017 (Compliance program, p.17.)	Allianz manages cases and sanctions for non-compliance across our businesses globally as well as locally, using our Compliance Case Reporting Tool (CCRT). However information on material litigation cases would have been publicly reported in the Allianz Group Annual Report 2017 (Litigation, p.133.)

ALLIANZ GRI TABLE 2017

STANDARD DISCLOSURE	DESCRIPTION	LOCATION OR COMMENT	EXPLANATIONS AND OMISSIONS
PRODUCT RESPONSIBILITY			
CUSTOMER PRIVACY			
G4-DMA	Customer privacy.	Sustainability Report 2017 (Our role as a trusted company: Protecting our customers, p.49.)	
G4-PR8	Total number of substantiated complaints regarding breaches of customer privacy and losses of customer data.	Sustainability Report 2017 (Our role as a trusted company: Protecting our customers, p.49.)	The Group Information Security Officer coordinates all Information Security (IS) related activities and reports to top-level management. No substantiated complaints have been identified during the reporting period.
PRODUCT PORTFOLIO			
G4-DMA	Product portfolio.	Sustainability Report 2017 (Our role as a sustainable insurer: Our approach, p.30.)	
G4-FS7	Monetary value of products and services designed to deliver a specific social benefit for each business line broken down by purpose.	Sustainability Report 2017 (Our role as a sustainable insurer: Sustainable solutions, p.31.); (Key sustainability data, p.80.)	Partial disclosure, the values include both social and environmental benefits.
G4-FS8	Monetary value of products and services designed to deliver a specific environmental benefit for each business line broken down by purpose.	Sustainability Report 2017 (Our role as a sustainable insurer: Sustainable solutions, p.31.); (Key sustainability data, p.80.)	Partial disclosure, the values include both social and environmental benefits.
ACTIVE OWNERSHIP			
G4-DMA	Active ownership.	Sustainability Report 2017 (Our role as a responsible investor: Our approach, p.35.)	
G4-FS10	Percentage and number of companies held in the institution's portfolio with which the reporting organization has interacted on environmental or social issues.	Sustainability Report 2017 (Our role as a responsible investor: Our approach, p.36.)	The number of companies Allianz has interacted on environmental or social issues is reported in the PRI report (to be published in June 2018 on their website). In line with PRI reporting, we currently report on the absolute number of engagements but not in terms of percentage. We currently do not disclose this information as we see it as not material, given our engagement focus is on quality of engagement with selected companies, rather than aiming for a high quantity.
G4-FS11	Percentage of assets subject to positive and negative environmental or social screening.	Sustainability Report 2017 (Our role as a responsible investor: Our approach, p.36.) See PRI transparency report for Allianz SE and Allianz Global Investors. Please note that only Allianz SE and Allianz Global Investors publish PRI transparency reports. The Allianz Group does not publish an additional report.	

ALLIANZ GRI TABLE

2017

STANDARD DISCLOSURE	DESCRIPTION	LOCATION OR COMMENT	EXPLANATIONS AND OMISSIONS
PRODUCT RESPONSIBILITY			
MARKETING AND COMMUNICATIONS			
G4-DMA	Marketing and communications.	Sustainability Report 2017 (Our role as a trusted company: Responsible sales, p.50.)	
G4-PR5	Results of surveys measuring customer satisfaction.	Sustainability Report 2017 (Our role as a trusted company: Growing with our customers, p.46, listening to our customers, p.51.)	
G4-FS13	Access points in low-populated or economically disadvantaged areas by type.	Sustainability Report 2017 (Our role as a sustainable insurer: Solutions for emerging consumers, p.32.)	We pioneered our first ever microinsurance in 1926. Now, we focus our offer particularly on supporting low-income customers in Asia, Africa and South America. We are committed to expanding our emerging consumers business with the goal of closing the protection gap for more people and providing access to affordable financial services. Information on our work to improve access to insurance products is provided in a narrative form.
G4-FS14	Initiatives to improve access to financial services for disadvantaged people.	Sustainability Report 2017 (Our role as a committed corporate citizen: encouraging future generations p.71-72.); and (Our role as a sustainable insurer: Solutions for emerging consumers, p.32.)	Our products increase access to insurance more widely and also help to improve financial education. E.g. via the encouraging future generations program and through our solutions for emerging consumers.
PRODUCT AND SERVICE LABELLING			
G4-DMA	Product and service labelling.	Sustainability Report 2017 (Our role as a trusted company: Responsible sales, p.50.)	
G4-FS15	Policies for the fair design and sale of financial products and services.	Sustainability Report 2017 (Our role as a trusted company: Responsible sales, p.50.)	