



Understanding Risk Creating Value

DISCLAIMER

These statements are subject to our Forward Looking Statement Disclaimer.

Cautionary Notes 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) mortality and morbidity levels 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 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.

Part Of A Strong Financial Community



With around **159,000** employees worldwide, the Allianz group serves **122** mn customers¹ in more than **70** countries.

On the insurance side, Allianz is the market leader in the German market and has a strong international presence.

In fiscal year 2022 the Allianz Group achieved total revenues of approximately **153** bn euros

Allianz is one of the world's largest asset managers, with third-party assets of **1,635** bn euros under management at year end.

¹ Including non-consolidated entities with Allianz customers.



The Allianz Group is a global financial services provider with services predominantly in the insurance and asset management business. 122 million retail and corporate clients in more than 70 countries rely on our knowledge, global presence, financial strength and solidity. In fiscal year 2022, over 159,000 employees worldwide achieved total revenues of 153 billion euros and an operating profit of 14.2 billion euros.

Beyond the quality of our financial performance, a number of other activities and factors are important for the sustainable growth of our business and company value. These include, but are not limited to, our broad-based portfolio and global reach, our focus on customer needs, our value-based management approach and the skills and professionalism of our employees.

Allianz Re is the reinsurance arm of the Allianz Group. Headquartered in Munich, Germany, Allianz Re has offices strategically located close to key markets in Ireland, Singapore, Switzerland and the United States, tailoring reinsurance solutions to the diverse business needs of customers worldwide. As a global organization, we bring together a team of international experts in both the underwriting and risk management fields, combining global and local market expertise and multi-segment know-how.

Backed by Allianz' strong capital base and a well-diversified portfolio, Allianz Re offers secure capacity and world-class technical capabilities. Our capacity and knowledge protect our clients against financial losses, help them meet regulatory requirements and contribute to keeping them competitive.

This combination of skills, capacity and security is at the core of our mission **UNDERSTANDING RISK – CREATING VALUE**



Our Strategic Focus Areas



Internal pooling & volatility management

MAXIMIZE retained profit within given risk appetite



Cat Management

IMPROVE OE cat management and provide tools



Capital and Legacy Management

OPTIMIZE OE return on equity (RoE) and actively address OE legacy issues



Third-party Business

CONTRIBUTE additional profit by leveraging our platform and diversify risk in overall portfolio

Our Value Proposition

Our Client Focus means understanding your needs, being responsible and agile to provide the right solution for you.





Allianz Reinsurance is a professional reinsurer with excellent know-how and underwriting expertise in traditional as well as non-traditional reinsurance solutions and services.

We share these strengths with our clients through

- Global reach with local teams and language capabilities
- Tailored solutions and substantial capacity
- Extensive technical capabilities and analytics
- Access to other Allianz Group capabilities and entities
- Sharing knowledge & expertise
- Allianz SE's First Class (AA rating from S&P), Allianz Re Dublin dac and Allianz Reinsurance America, Inc (AA-rating from S&P)

Allianz Re

Facts & Figures

€6,115 million

[EUR mn]	2018	2019	2020	2021	2022
Gross Written Premium	6,651	6,881	6,831	5,395	6,115
Operating Profit	508	461	104	315	467
Combined Ratio (P&C business only)	92.0%	94.5%	101.3%	96.2%	92.7%

1 Financial year basis includes internal and external business

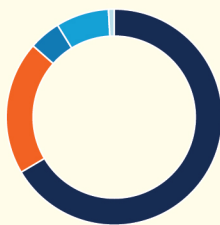
2 OP including AZRA

3 Combined Ratio (reflecting underwriting result) only for AZRE PC (excluding ARM US)



Diversification

Ensures sustainability and stability for our clients



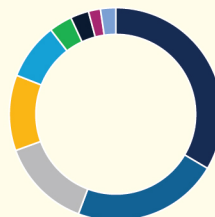
GWP 2022 BY REGIONS ¹

● Western Europe	66%
● Asia Pacific	20%
● CEEMA/MENA/Africa	5%
● USA & Canada	8%
● Latin America	1%

* only P&C financial figures including Allianz Reinsurance PC, Allianz Re America, Allianz Climate Solutions and excluding (light) virtual entities

GWP2022 BY LINES OF BUSINESS

● Property	33%
● Motor	22%
● Life & Health	14%
● Liability	11%
● Credit Risks	9%
● Agriculture	4%
● Engineering	3%
● Aviation, Marine and Space	2%
● Personal accident	2%



*Life & Health including Allianz Global Life & Health VA business

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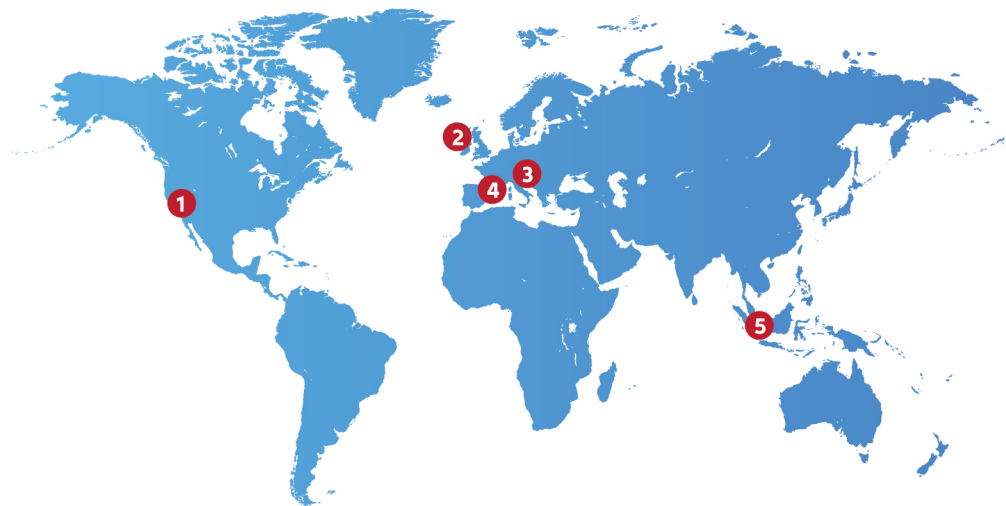
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