



ALLIANZ IRELAND

Building for the Future

Sustainability brochure 2025



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01 Overview and Ambition

At Allianz, we're committed to building a secure, sustainable future for everyone we serve — our customers, employees, partners, communities and shareholders.



That commitment comes to life in how we approach our products and services. We now offer reduced premiums for energy-efficient homes. Also, if a customer experiences a major claim of over €50,000, we offer an additional €6,000 to help fund energy-efficient upgrades and a free technical energy home assessment service, in an effort to support our customers make the climate transition.

Sustainability isn't a side project, it's part of how we do business. In 2025, we made strong progress across emissions reduction, digitisation and social responsibility. We have a fully electric fleet, our

electricity is 100% renewable, we have made good progress on reducing our emissions per employee and we've launched new products and digital platforms that empower customers to live more sustainably.

In 2026, we're raising our ambition again by supporting the energy transition through renewable energy products and leading the industry response to tackling the flood protection gap.

John Ryan
Board of Management Member responsible for Sustainability Allianz Ireland



John Ryan
Chief Underwriting
Officer



02 Key Commitments and Progress



Emissions Reduction:

Continued reduction in Greenhouse gas emissions per employee since 2019 in our own operations.



Fleet Transition:

100% of our company fleet is now fully electric.



Energy Efficiency:

Reduced our electricity energy consumption by over 700,000KWH vs 2019.



Digital Shift:

83.7% of Direct customers have signed up to digital documentation.



Sustainable Insurance:

Our home insurance product now includes premium reduction for homes with energy rating of BER B3 or better, €6,000 upgrade support on claims of 50k or more and a new technical energy assessment service.



Sustainable Claims:

Digital processing, remote assessments, EV courtesy cars, and Green Parts Programme.



219M of Sustainable Investments:

€171M in green bonds, €32M in social/sustainable bonds, and €16M in renewable energy funding.



Workplace Recognition:

Winner of Super Large Category at Great Place to Work Awards 2025, Best Workplace for Women and for Health & Wellbeing and named a Menopause Workplace of Excellence.



Diversity & Inclusion:

51.6% of employees are female; 5% self-identify as having a disability; 96% employee score on DEI in our annual engagement survey.



Community Engagement:

We continue to support Women's Aid through our multi-year partnership; as a proud sponsor of the Olympic Federation of Ireland and Paralympics Ireland, we champion the next generation of athletes through the Dare to Believe and NextGen programmes; and we have broadened our support of The Shona Project.

03 Making the Climate Transition and Embedding Sustainability

Sustainability is now embedded into how Allianz Ireland operates — not just in policy, but in practice. From reducing our own emissions, to incorporating sustainability into product design to drive real customer value, we're taking practical steps to ensure our business makes the climate transition and reflects our environmental and social values.

Reducing Greenhouse Gas Emissions

Since 2019, we've continued to reduce our greenhouse gas emissions per employee, driven by smarter energy use, reduced travel emissions, and more digital services. Our head office in Dublin runs on renewable electricity and uses passive cooling systems to reduce energy demand. We've reduced our electricity energy consumption by over 700,000KWH vs 2019 through a combination of hybrid working and replacing lighting with energy-efficient LEDs. Small but effective changes, like removing disposable cups from our office, are part of our wider effort to reduce waste and eliminate single-use plastics.

Digital Transformation for a Sustainable Future

We've also made significant strides in how we serve our customers. More people are engaging with us digitally than ever. In 2025, 83.7% of our Direct customers have signed up to receive their documentation digitally through their MyAllianz account.

Sustainable Transport

Transport is another area where we've made a clear impact. We now have a 100% electric fleet and we've promoted public transport options for employees through tax-saving schemes. Combined with our hybrid working model and our investment in Sustainable Aviation Fuel to reduce the impact of business travel these steps have helped reduce commute-related emissions across the board.

Decarbonising Our Insurance Portfolio

We're also looking beyond our own footprint. In 2024, we completed an emissions baseline assessment of our retail motor insurance portfolio, aligning our underwriting with the Paris Agreement through our work with the Partnership for Carbon Accounting Financials (PCAF). Our Direct Home and Motor Insurance products are now fully EU Taxonomy-aligned, supporting customers who want to live more sustainably.



Sustainable Insurance Solutions

We offer lower premiums for homes with BER ratings of B3 or better and provide support for sustainable energy systems. If a customer experiences a major claim of €50,000 or more, we now offer an additional €6,000 to help fund energy-efficient upgrades and a free technical energy home assessment service. In addition, we cover lost income caused by damage to solar panels and cover for wind turbines and polytunnels.

Investing in a Low-Carbon Future

Our investment strategy is also changing. Through the Allianz Group Net-Zero Transition Plan, we're reducing exposure to high-emission sectors and shifting towards climate-positive investments. While global decarbonisation remains challenging, we're committed to real, measurable change — balancing resilience with responsibility. We have already achieved our interim target to reduce emissions by 50% in tradeable corporate bonds by year end 2029 (compared to 2019) and will continue to monitor this closely. As a responsible investor, Allianz Ireland applies environmental, social, and governance (ESG) criteria to all investment decisions. At the end of 2025, we had invested €219 million in sustainability—€171 million in green bonds, €32 million in social or sustainable bonds, and €16 million in a renewable energy fund. These investments are helping to finance clean energy

projects and accelerate the shift to a low-carbon economy.

More Sustainable Claims Handling

Our approach to claims has also evolved. We are digitising claims handling and introduced remote assessments to reduce waste and travel. Our repair network includes technicians trained in EV repairs and safe battery disposal, and we offer electric courtesy cars to customers during repairs, closing the loop on sustainable service delivery.

Greener Repairs with the Green Parts Programme

Through our Green Parts Programme we encourage the use of high-quality recycled car parts during repairs. Green Parts are available for vehicles over three years old and use only A-graded, VRA-certified parts that meet rigorous safety standards. In late 2025 our Green Parts Programme was expanded to 22 of our aligned repairers spanning the Leinster area and we're actively working toward a nationwide expansion of this programme in 2026.

Helping Irish Homes Adapt

We're also investing in how Irish homes can adapt to climate risk. This work continues through leadership of the industry flood taskforce.

As part of our work leading out this taskforce, we have proposed a flood adaptation grant scheme to

align private insurance, public policy and homeowner action, and are now leading the Insurance Ireland industry flood taskforce to deliver a coordinated solution — spanning both adaptation measures and a sustainable flood insurance fund — to close Ireland's flood protection gap.



04 Supporting Inclusion and Community

At Allianz Ireland, inclusion and community support go hand in hand. We work with partners who share our values and help build a fairer, more supportive society — whether through grassroots sport, education, or direct support services.

Driving Change through Allyship

In 2025, we continued our partnership with Women's Aid, supporting their mission to end domestic abuse in Ireland. Violence against women remains a profound societal issue, with one in three women experiencing abuse from an intimate partner.

Research conducted by Women's Aid, our long-term charity partner, identified a critical engagement gap: many men want to help, but are unsure how. In response, we co-developed the Ally Action List — a practical, evidence-based resource designed to empower men to become effective allies by challenging harmful norms, supporting women, and promoting zero tolerance for gender-based violence.

To amplify this message, we launched the Dead Flower Shop — a powerful intervention designed

to engage men in the conversation around gender-based violence. Launched on Valentine's Day 2025, the initiative transformed a traditional symbol of love into a space for reflection. What appeared to be an ordinary flower shop revealed dead bouquets inside, each representing a woman killed by her partner. At its centre stood 274 dead roses, symbolising every woman murdered by a man in Ireland since 1996. The installation challenged visitors to confront the reality of gender-based violence and encouraged men to take action as allies.

We also continue to prioritise internal awareness of domestic abuse, ensuring our leadership team is equipped to recognise the signs of abuse and respond appropriately.

Full details are available at womensaid.ie/men.



Geoff Sparling (CCO, AZ Ireland) and Sarah Benson (CEO, Women's Aid) at the Dead Flower Shop — a unique initiative engaging men in conversations about gender-based violence.

Long-Term Support for Gaelic Games

For over 30 years, we've supported Gaelic Games at a grassroots level and continued to invest in communities across the country. Allianz Ireland is a long-standing sponsor of the Allianz Leagues and



remains a proud sponsor of the All-Ireland Senior Football Championship.

As the official sponsor of the Camogie Association, we support the Allianz Post-Primary Schools Championships and Camán to Croke, giving young players the chance to develop their skills. Through Cumann na mBunscol, we promote inclusivity and early participation in Gaelic Games at primary school level. We recognise that the growth of our national Gaelic Games is built on investment, encouragement and support from an early age. In 2025, we continued to highlight the growing issue of children dropping out of sport through our Stop the Drop campaign. The

campaign shines a light on the barriers young people face in sport, and encourages families, coaches, and communities to foster more inclusive sporting environments. With the support of our fantastic sports partnerships, we've made meaningful progress in tackling this challenge. In doing so, we continue to live up to our purpose of securing the future for our customers and their families.

Supporting Olympic and Paralympic Athletes

As the top sponsor of both the Olympic Federation of Ireland and Paralympics Ireland, Allianz Ireland has supported over 80,000 children in gaining access to Olympic and Paralympic-led sport activities in 2025. We support the Dare to Believe schools programme, which introduces Olympic values like excellence, friendship and respect into classrooms across Ireland. As title sponsor of the NextGen programme, we also help young people with disabilities discover and participate in para sport — supporting the next generation of Irish Paralympians, and making sport more inclusive and accessible. We continue to work closely with our Olympic and Paralympic partners on the road to the LA Games 2028, helping to inspire future athletes and expand access to sport for all.



Strengthening Our Impact with The Shona Project

The Shona Project inspires teenage girls across Ireland to believe boldly in themselves and each other by creating empowering spaces where they can talk openly, build resilience, and grow into confident, kind leaders. In 2025, Allianz strengthened our partnership with The Shona Project by committing to expand its programmes and develop new initiatives. Building on our support of their mentorship programme, we are committed to supporting teenagers, and young women across Ireland.

Making Time to Give Back

At Allianz Ireland every employee is offered one paid day off each year to volunteer. Our volunteering policy supports participation in the community-focused projects and partnerships we champion and helps create a culture of giving back that's shared across the business. Through our Staff Donations programme, Allianz employees can apply for a charitable donation of up to €300 for a cause of their choice.

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05 Creating a More Inclusive Workplace



At Allianz Ireland, Diversity, Equity & Inclusion (DEI) is a core strategic pillar. We want every employee to feel supported, valued and included. In doing so, we are securing the future of our people, customers, communities, and investors. In 2025, we achieved key milestones in our diversity, equity and inclusion journey — and we're continuing to lead by example across the Irish workplace landscape.

A Culture Where Everyone Belongs

In 2025, we continued to build on our Investors in Diversity Silver accreditation, achieved in 2024. We were awarded the Menopause Workplace Excellence Silver accreditation by The Menopause Hub and maintained a strong employee score on DEI in our annual engagement survey with 96% of our employees saying they experience an inclusive environment and agree that our company values an inclusive culture and people. We were also recognised externally as finalists in the National Diversity & Inclusion Awards for Advancing Gender Equality and Advancing Disability Equality (Highly Commended).

These recognitions are more than credentials —

they reflect the lived experience of our people. Our workforce spans 33 nationalities and 4 generations, with growing diversity across age and cultural backgrounds. Today, 28.5% of our workforce is under 30, and we continue to foster an environment where people at every stage of life and from every background can thrive.

Championing Gender Equality

We are committed to advancing gender equality at every level of our organisation. As a founding signatory of Ireland's Women in Finance Charter, we are actively contributing to a more representative financial services industry — a priority we see as non-negotiable.

As one of Ireland's largest insurers, we are a proud Equal Pay employer and hold EDGE Move certification, an international standard that enables us to measure and track our progress on gender equality. In 2025, we were re-certified at EDGE Move level. Women now represent 51.6% of our workforce, 31% of our management population, and 51% of all hires in 2025 were female. We were also recognised as a Best Place to Work for Women for the second consecutive year.

Our 2024 Gender Pay Gap Report confirmed an Equal Pay Gap of 0%, a position we have maintained in 2025 — demonstrating our continued commitment to fairness and transparency in reward.

We have also taken practical steps to support women's health in the workplace. This includes partnering with Riley to provide free menstrual



products across our offices, strengthening awareness and support around menopause, and introducing a new fertility leave and policy in 2025.

Disability Inclusion and Neurodiversity

We're proud to support employees with visible and non-visible disabilities. As of 2025, 5% of our team self-identifies as having a disability. We've expanded our partnership with As I Am to include workplace audits and neurodiversity training, helping managers and teams better understand and support a range of needs. As part of the Insurance Industry Inclusion Taskforce, we officially launched the Autism Accessible Employer Charter in partnership with As I Am. We also represented the Insurance Industry at the Autism Congress where we presented our Autism Accessible Employer Charter and met with many delegates from around the world.

In 2025, Allianz Ireland received a WAM Leaders Award for the fifth consecutive year, recognising our sustained commitment to inclusive early career pathways through the AHEAD WAM Programme. We also continue to grow graduate placements through the AHEAD WAM Programme, supporting career development for graduates with disabilities.



Supporting Mental Health and Wellbeing

Mental health remains a central focus of our sustainable wellbeing agenda. We offer mindfulness and mental wellbeing tools to employees and their families through our partnership with Headspace. We deepened our community of Mental Health First Aiders giving more access to peer-to-peer support and strengthened access to 24/7 support through our Employee Assistance Programme (EAP).

Removing Barriers with Practical Support

We've introduced the Accommodation Passport – a confidential, living document that outlines agreed-upon support for colleagues with health conditions, disabilities, caring responsibilities or other personal circumstances. The aim is simple: to make it easier for people to do their best work without barriers.



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Allianz p.l.c. is regulated by the Central Bank of Ireland.