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reducing our carbon

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Building for the future

Setting the framework and standards

At Allianz our focus is on securing the future for this generation and for generations to come. It is the single most important task for all of us, both globally and locally, which is why it underpins our entire purpose statement - "we secure your future."

To achieve a secure future, together we must build a sustainable one. This guides our actions every day, and in every way. It drives us to constantly innovate, to pursue better collaboration, and to deliver for our customers in a way that cares for their needs, their assets, and their risks.

Our ambition is to support the global transition to a sustainable future together, in every way we can.

Allianz Group operates in 70 countries worldwide, employs 159,000 people, and serves almost 122 million customers. As part of Allianz Group, we at Allianz Ireland want to drive real world impact across societies, economies, and the environment in which we do business. To achieve this, we have crafted a sustainability strategy that reflects our values.

Furthermore, as the European Union's Sustainable Finance working group continues to develop under the European Green Deal, Allianz Group is committed to helping develop a more sustainable finance industry. Here in Ireland, our investment team undertook significant work throughout 2022 to benchmark our investment

portfolio to rigorous ESG standards. Their work reflects our role in shaping and securing Ireland's sustainable finance future.

We believe that stakeholder collaboration is key to delivering our sustainability agenda. This is why we have chosen and prioritised three U.N. Sustainable Development Goals (SDGs) as we work together to further embed sustainability at Allianz Ireland through societal, economic, and environmental change.

Our SDG Priorities

Environment - our priority is SDG 13 Climate. Being true to our purpose, we are focused on understanding, limiting, and adapting to climate change. This is reflected in our operations, our customer support, and our product development.

Economy - our priority is SDG 8 Decent work and economic growth. We want to be a progressive partner to all our stakeholders, which is why we invest in providing a safe, inclusive workplace, and support continued Learning and Development for our employees.

Society - our priority is SDG 17
Partnership. We have strong leadership, effective oversight, and appropriate controls to empower a culture where we strive to pursue better collaboration. This is in line with our belief that only with stakeholder partnership can we all achieve a sustainable and secure future.

At Allianz Ireland, sustainability is a constant focus and so our work throughout 2022 addressed both the immediate and the long term, from taking specific actions on areas like reducing our carbon footprint to laying the foundations for 2023 and beyond. We do this in order to give people confidence in today and tomorrow.



Dr. Brigitte Bovermann Chair of the Allianz Ireland Board



Path to net zero -

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Setting the scene on our local strategy



Phillip Gronemeyer CEO Allianz Ireland

CEO Overview

In 2022 Allianz Ireland focused on making significant strides in supporting community cohesion, employee engagement, and sustainable business practices, as part of a strategy to set Allianz Ireland apart in the insurance industry. We did this while also upholding ethical business practices and being true to our purpose.

Looking at climate, our ambitions are closely aligned to the Irish Government's Climate Action Plan and follow our Allianz Group Climate Change Strategy, which has been in place since 2005. In order to shape and deliver our strategy in the years to come, it is important that we lay strong foundations for new initiatives, as well as taking decisive action every day. The work we did in 2022 with our partners will provide us with the necessary tools and resources to secure the future of millions of households, businesses, and community projects across the country.

In the following pages, this Allianz Ireland Sustainability 2022 brochure gives a snapshot of the inspiring use cases and examples of our strategy in action. Ranging from community work to innovative breakthroughs, internal initiatives to external ones, these are all part of a clear movement to drive forward on sustainability.

Allianz sustainability in action

Caring for communities and delivering for society

Decarbonising underwriting portfolios

A path to net zero in the risks we cover

Agile hybrid working

Adapting to a new world of work with flexibility and productivity

Women's Aid

Standing strong to support the world's strongest women

Supporting refugees

Shaping the sporting, cultural, and insurance responses to support refugees in making their alternative home in Ireland during crisis

Climate safe homes

A new initiative to future proof Ireland's housing stock

Importantly, these 2022 initiatives leverage the resources, frameworks, and standards locally and globally that will enable our sustainability journey in the long run. By leaning into our own internal taskforces and working collaboratively with Allianz Group and other external stakeholders, we aim to reap the progress from 2022 and become more ambitious as we look towards 2023 and beyond.



Path to net zero

Reducing our carbon footprint

3.1 Introduction

In line with our commitment to addressing the urgency of climate change, in 2022 Allianz Ireland undertook new initiatives to support and accelerate our journey to Net Zero. Having updated our targets as set out under the Net Zero Insurance Alliance, Allianz Ireland now aims to become Net Zero by 2030, twenty years ahead of our original 2050 target.

In a major step towards reducing our carbon footprint, Allianz Ireland beat its 8% greenhouse gas (GHG) emissions reductions target in 2022, achieving a 29% reduction overall. The company also surpassed our travel related emissions targets in 2022, achieving a 43% reduction versus a 15% target.

Elsewhere, emissions across energy, water, paper, and waste were reduced by 30%, 91%, 29% and 39% respectively in 2022.

While external factors, like an improved hybrid work model have contributed greatly to these reductions, Allianz Ireland employees are committed to continuing to reduce our carbon footprint as we approach Net Zero by 2030.

As part of our ambitious 2030 goal, in 2022 we ensured that hybrid vehicles represented 40% of our car fleet as an interim step towards electrifying the entire fleet. We established a paperless taskforce to promote our digital services lines and reduce unnecessary paper



Allianz Ireland beat its 8% greenhouse gas (GHG) emissions reductions in 2022, achieving a 29% reduction overall.

usage with customers, brokers, and other stakeholders. For example, we have partnered with TAPiTAG sustainable digital business cards to replace paper pet insurance leaflets in vet clinics with a QR code leading customers directly to our pet insurance homepage.

Allianz Ireland's corporate responsibility committee and sustainability task force continue to evaluate and monitor opportunities to meet our sustainability pledges.

There are several big initiatives by which

Allianz Ireland has achieved emissions reductions to-date and which we will continue to work on as we journey to Net Zero.

3.2 Decarbonising our underwriting portfolio

Measuring and reducing the greenhouse gas (GHG) emissions of a P&C insurance portfolio is a complex task. As a member of the Net-Zero Insurance Alliance (NZIA) Allianz Group has collaborated with the Partnership for Carbon Accounting Financials (PCAF)

on the development of the Global GHG Accounting and Reporting Standard for Insurance-Associated Emissions.

Launched at COP27 in November 2022, this Standard will help the insurance industry create transparency for stakeholders on the climate impact of their underwriting activities, manage climate-related transition risks, and ensure that decarbonisation strategies for underwriting portfolios are compatible with the Paris Agreement.

In 2022 Allianz Group also completed an initial baselining of its Retail Motor portfolio emissions. This involved a number of the largest Retail Motor businesses within Allianz, and the exercise will inform NZIA 2030 targets which are due to be published by Allianz Group in 2023.

Allianz Group's focus is on three industries in particular – Energy,
Mobility and Buildings – as those with the biggest impact from a climate

change perspective. As part of Allianz Group, we at Allianz Ireland continue to closely monitor these developments and we have voluntarily committed to baselining our Retail Motor emissions during 2023 using the methodology and process developed by Allianz Group through its collaboration with NZIA and PCAF.

3.3 Sustainable solutions – collaboration with group

Allianz Ireland is voluntarily taking part in a number of sustainability working initiatives at Allianz Group level.

As an example of this, during 2022
Allianz Ireland representatives have been heavily involved in helping to develop a new Sustainable Solutions
Framework with colleagues from across Allianz Group.

Under the common Sustainable Solutions Framework, any Allianz P&C insurance product seeking to achieve Allianz sustainable solution certification must meet all EU taxonomy



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requirements, as well as additional environmental and social criteria. To ensure consistent and high standards, an Allianz P&C insurance product can only be marketed as 'sustainable' or 'green' once it has been certified in accordance with the framework.

From January 2023, Allianz Group have introduced the assessment as a mandatory step for any proposed new product or any product for which a material change is proposed.

At Allianz Ireland, we are incorporating this requirement into the Allianz Ireland Product Oversight and Governance (POG) Policy as part of our annual review.

Three Allianz Ireland products were put forward to undergo the assessment in 2022, and we will be extending the assessment to additional products during 2023. The results of the

evaluations will provide use with clear insights, and inform the actions needed to close any gaps and help us work towards achieving sustainable solution certification across our product suite.

3.4 ESG benchmarking and green investments

In 2022, our finance team updated and monitored the asset allocation strateav for our investment portfolio to support sustainable finance solutions and green investments across Ireland and in Europe. This required mandating specific green investments for particular projects and working with our fund managers across Europe to ensure our investments met and exceeded our targets under ESG benchmarking. In addition, our investment in the IPUT property fund, a real estate core fund managed by Ireland's leading commercial property investment company, reflects our approach to ethical sustainable and green investment.

Through the updated asset allocation strategy for our investment portfolio, we are moving our portfolio to a sustainable footing – which will ensure the Allianz portfolio is surpassing its carbon intensity reduction target.

Overall, by taking these important steps across our business and service lines in 2022, we are building towards a position of real strength on sustainability – one that will set us apart in the marketplace.





practices – getting

the day-to-day right

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General business practices

Getting the day-to-day right

The very nature of what we do contributes to creating secure and sustainable economies and societies – pooling, investing and managing risks to help protect and grow lives, assets, and businesses.

Allianz Group broadly defines sustainability as leveraging and protecting our natural, social, and economic resources in a way that allows everyone to enjoy a decent life. Importantly, this understanding of sustainability can be based on and verified by science. We can now, for example, understand whether wealth is gained or lost, whether ecologies flourish or die and whether students are educated and ready for future jobs, or not. Such an understanding highlights

the collective effort needed to drive change – governments, NGOs, the private sector, academia, and individuals all have a role.

Allianz Ireland too has a role to play and we do this every day. We can use our role as an insurer, investor, asset manager, employer and community partner to help shape what sustainability means across the financial services industry.

We create positive social and environmental impact through the way we run our organisation. With our competence and expertise as well as our local and Allianz Group's global footprint, we have the ambition to be a catalyst for sustainable business in the

financial services sector in Ireland.
The day-to-day operations of Allianz
Ireland reflect who we are, the values we
uphold and the principles we strive for.
Getting sustainability right in our
everyday practices is vital across our
business and every team.

To support us, the Allianz Ireland sustainability task force developed five key principles which are considered by all areas of the business:

- Monitoring the direct environmental impact of human activity and business operations
- Assuming a sustainability focus on supply chains
- Fostering sustainability behaviour of employees
- Considering regulatory expectations for business operations
- Developing sustainable products and maximising sustainability factors with investments

Allianz Ireland is embedding these practices into its everyday operations.

The implementation of targets and new milestones has gathered pace in 2022 with each business area having a responsibility for each of the five pillars.

4.1 Digital transformation and sustainability

Allianz Ireland has taken steps to update and offer insurance policies in line with low-emission and zero-emission technologies. We are excited about the digital transformation which has the support of our customer base. In 2022, increased digitalisation and applying the online discount rate for all new policy holders led to an averaged reduced paper consumption of 7% per policy in 2022.

We also set in place a strategy to deploy a digital notification journey for pet claims. This has the potential to eliminate up to 30,000 paper claim forms, a target we aim to achieve in 2023.



4.2 Sustainable workplace

The Allianz Ireland head office in Dublin leverages sustainable, energy efficient office design. It runs on 100% renewable electricity and has a passive management cooling system that automatically opens windows to draw in cooler air. In 2022, we worked with our suppliers and partners to further maintain the efficiency of our heating and cooling systems, and we signed the contract to install energy-efficient LED lighting which is expected to reduce electricity use by 50% or 500,000kWh.

4.3 Sustainable employee practice

Good employee actions and behaviour are essential to uphold sustainability throughout the business. In 2022, our People and Resourcing team worked to ensure we had the correct resources and framework to help employees incorporate sustainable practices into their day-to-day work.

We have also made efforts to both support and encourage colleagues to engage in more sustainable transport options. This includes continuing to provide electric vehicle charging stations.



Social inclusion to secure your future

At Allianz Ireland we use our role as an employer, insurer, investor and corporate citizen to contribute to more inclusive and stronger societies. We are proud of our longstanding partnerships and work alongside organisations and groups helping to make a difference in local society.

We build partnerships with organisations that we believe share the same values as us here in Allianz Ireland. These organisations especially celebrate diversity and want to make a positive impact on Irish society through innovation and change.

More importantly we want to support those who display acts of courage both big and small. That is why Allianz Ireland is proud to partner with some of the nation's most inspiring and influential organisations such as the GAA, the Olympic Federation of Ireland, Paralympics Ireland and Women's Aid.

5.1 Women's Aid

Protection is at the core of what we do, and our partnership with the leading domestic abuse charity Women's Aid is a natural extension of that remit and one we at Allianz Ireland are deeply proud of.

As part of our three year partnership, we committed to investing more than €1 million to help raise awareness of the devastating extent of the domestic abuse crisis in Ireland and support the resources and services available to the 1 in 4 women in Ireland subject to it. Together with Women's Aid, we created

our World's Strongest Women campaign to change the narrative and remove the stigma surrounding domestic abuse. We created it to acknowledge that those impacted by domestic abuse are the strongest women in the world and we stand in solidarity with them.

5.2 Allianz Leagues

Sport is a central aspect within Irish communities and at Allianz Ireland we believe in supporting communities to thrive. The motivation and dedication players and athletes, coaches and families, devote to sport across the country week in and week out is testament to this.

In 2022, Allianz Ireland celebrated 30 years of sponsoring the Allianz Football and Hurling Leagues, one of Ireland's

longest running sports sponsorships.
Growing the participation in the Leagues and supporting GAA clubs in communities across Ireland is central to our commitment to create an inclusive society everywhere.

5.3 Cumann na mBunscol

Allianz Cumann na mBunscol takes place annually and aims to promote the culture and ethos of Gaelic games within primary schools across the island of Ireland. Allianz's partnership with Cumann na mBunscol focuses on inclusion, participation and enjoyment. This was more important than ever in 2022, as students across the country lost the opportunity to participate in the Cumann na mBunscol games during the 2020 and 2021 school years.

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In 2022, Allianz Ireland sponsored 500 footballs, 200 hurleys and 200 sliotars, for local schools across the country participating in Cumann na mBunscol. This sports equipment was gifted to 26 schools to help support 383 Ukrainian refugees to take part in and enjoy Ireland's national game.





5.4 Olympic & Paralympic Games

Allianz Group officially began an eight-year partnership with the Olympic and Paralympic Movement in 2021. In Ireland, Allianz has supported Paralympics Ireland, the body responsible for preparing Irish athletes to compete at the Paralympic Games, since 2010. This is part of our ongoing commitment to create an inclusive world where everyone is respected and valued for their talents and abilities. It also makes Allianz the longest standing supporter of para-sport in Ireland.

During 2022, Allianz Ireland's
Paralympics Mentoring Programme
gave Allianz employees the chance to be
mentored by an athlete.
At the same time, the athletes were
assisted in preparation for life after
competition. The programme has proved
highly beneficial to both Allianz
employees and athletes.

Having announced a three-year partnership with the Olympic Federation of Ireland in 2021, during 2022 we continued our support particularly for

the 2022 Olympic Winter Games and preparations for the 2024 Olympic Games in Paris. Allianz is incredibly proud to partner with the Olympic Federation of Ireland for what promises to be an exciting period for Irish sport.

5.5 Supporting Ukrainian Refugees

In response to the war in Ukraine, Allianz Ireland set up a taskforce to fast-track initiatives to support those arriving in Ireland from Ukraine. As a result, Allianz Ireland was able to proactively amend and update insurance policies for community groups, churches, and others who opened their doors to host people from Ukraine. Expanding the terms and scope of existing insurance policies maintained insurance cover for buildings of various types – from homes to parish halls that were being used to provide emergency accommodation.

Additionally, we accept drivers holding Ukrainian driving licences on existing and new car insurance policies; provide cover for both Ukrainian registered vehicles and Irish registered vehicles; acknowledge prior driving experience; honour no claims



Ellen Keane Irish Paralympic swimmer

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Social inclusion to secure your future

Diversity, inclusion & engagement

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Sustainable business practices to secure your future

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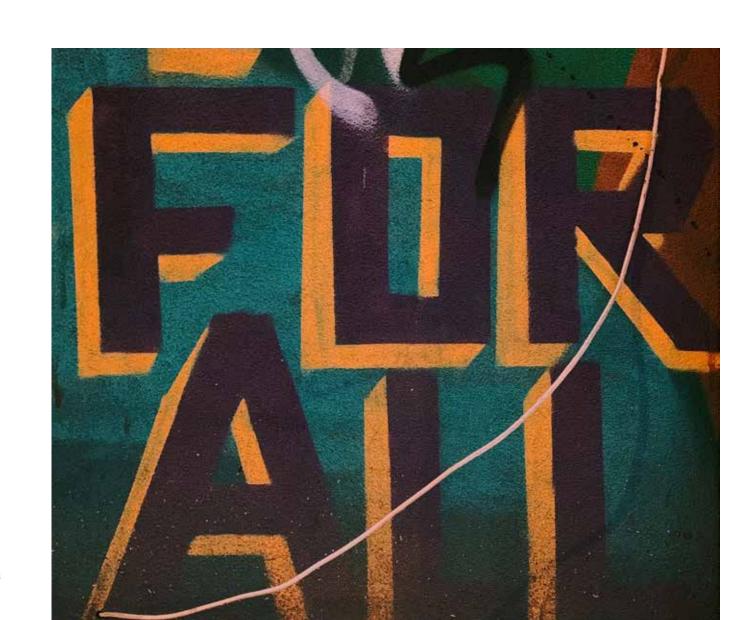
bonuses from Ukrainian insurers; and allow existing Allianz customers to add a Ukrainian driver, aged above 25 with a full clean Ukrainian driving licence, to their car insurance policy temporarily for up to 30 days at no extra cost.

These measures have been specifically designed to ease access to insurance as much as possible and ensure we play our part in helping Ireland support families fleeing the war in Ukraine.

5.6 Volunteering

In 2022, we developed an Employee Volunteering Policy and implemented additional volunteer leave.

This encourages and supports each employee to engage or volunteer with charities and activities in their communities. Additionally, our teams participated in beach and local park clean ups as part of World Clean Up Day 2022.





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Diversity, inclusion & engagement

As we re-emerged from the restrictions imposed by the COVID-19 pandemic. 2022 was a year that allowed us to focus on employee engagement with renewed purpose in a new era. Campaigns, surveys, and employee projects provided Allianz Ireland with the springboard to champion new causes and build on our aim to be an inclusive workplace where individuals are valued equally. Based on employee surveys, Allianz Ireland scores 90%+ on Diversity and Inclusion.

Allianz Ireland is a founding signatory of the Women in Finance Charter, a signatory to the Business in the Community Ireland Elevate Inclusive Workplace Pledge and is actively involved in organisations promoting gender equality. This includes Investors

in Equality and the 30% club. In 2022, we were nominated as a finalist in the National D&I Awards for our work in promoting gender equality and separately for advancing disability equality. We launched multiple programmes to provide more supports for both hidden and visible disabilities. and also implemented new employment policies such as our Domestic Violence Policy with the help of Women's Aid, while updating other polices including Parental Leave to help build a more inclusive workplace.

In 2022, we also hosted our first Diversity and Inclusion Day. supporting and celebrating colleagues from all minority backgrounds. Furthermore, we are actively working to secure the highest level of EDGE

Certification, a leading global standard for diversity, equity, and inclusion through the promotion of gender balance at all management levels.

6.1 Enhancing collaboration

In 2022, by adopting a unique anthropological approach, Allianz Ireland developed a framework to better understand and improve collaboration, communication and decision-making. Implementing an ethnographic approach, we used the results to ensure better collaboration between cross-functional areas. The key outcome from this initiative was the expansion of our smart circle working groups.

Approximately 120 Allianz Ireland employees participate in the smart circles initiative across its various working groups, and in 2023, the model will be further enhanced to maintain its focus on helping to improve employee engagement through collaborative ways of working.

6.2 Promoting gender equality

Our leadership and commitment to

diversity, equity and inclusion has a strong focus on gender equality. This has been acknowledged with a range of earned recognitions both locally and globally, including Allianz Group's listing in the Bloomberg Gender-Equality Index in 2022 for the 7th year in a row, and our number one ranking in the insurance sector in the Refinitiv Diversity & Inclusion Index for 2022.

At Allianz Ireland women make up over half of our workforce and we are a proud Equal Pay company. We closed the Equal Pay Gap in 2021 (0%) and have measures in place to ensure it stays closed into the future. We also achieved **EDGE Move certification (Economic** Dividends for Gender Equality) in 2022. An amazing milestone in our journey, this international certification helps us to measure, monitor and understand our gender equality progress. Allianz Ireland will be advancing through the recertification process in 2023.

6.3 Disabilities

To help increase awareness on disability inclusion, Allianz Ireland conducted an employee pulse survey where 5.5% of

the day-to-day right

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Allianz Ireland employees self-identified as living with a disability. To support our colleagues, our flexible working model and remote work allowance enables them to purchase equipment and work from a location that best suits their requirements.

In 2022, through a collaborative partnership with Ireland's National Autism Charity AsIAm, Allianz Ireland joined the As I Am Communities in Practice. Our next steps involve a pilot of work placements and training programmes for Allianz Ireland managers and employees which will help us on our journey to earning accreditation as an Autism-Friendly organisation, which we aim to achieve in 2023.

6.4 Domestic abuse policy

Building on our partnership with Women's Aid, Allianz Ireland implemented a domestic abuse policy. This policy seeks to support victims and survivors of domestic abuse by creating a work environment where any colleague can feel safe to make a disclosure and know they will be heard and supported. The policy provides fully paid leave to support colleagues during a period where financial security is incredibly important.

6.5 Willing Able Mentoring

Allianz Ireland is a participating employer in the Willing Able Mentoring (WAM) programme provided through AHEAD, a charity which supports people with disabilities to succeed in the workplace. WAM is a work placement programme which aims to promote access to the labour market for graduates with disabilities and build the capacity of employers, like Allianz Ireland, to integrate disability into the mainstream workplace. Through the provision of work placement opportunities, we are proud to play our part in this programme.

6.6 Mental health awareness& supports

Allianz Ireland have a wide range of mental health supports for employees including qualified mental health first aiders and robust Employee Assistance Program supports and a free subscription to the Headspace App. In 2022, Allianz Ireland provided mental health awareness training in conjunction with Mental Health First Aid Ireland for all people managers.

6.7 Menopause friendly workplace

We continue to develop Allianz Ireland as a menopause friendly workplace through education, empathy and empowerment. In 2022, we provided our employees with menopause awareness training and held a senior management spotlight on mental health and menopause. We aim to further enhance our menopause training for managers and employees in 2023.



Sustainable business practices to secure your future

Our company has lived through many changes, but one thing has remained constant: Our commitment to running our business sustainably and with integrity. This is how we have earned and maintained the trust of our customers, employees and other stakeholders.

The rigorous and systematic integration of sustainability criteria into our business processes and investment decisions has earned Allianz Group one of the industry's leading scores in the S&P Global Corporate Sustainability Assessment, and once again confirmed Allianz as a member of the Dow Jones Sustainability Index.

2022 was a big year for Allianz Ireland in promoting these sustainability business practices.

7.1 Embedding sustainability into procurement and supply chains

From the hundreds of local suppliers, across multiple sectors of the Irish economy, to our international ones, Allianz Ireland encourages sustainable practices through our tender process which was updated in 2022.

A proactive sustainable procurement policy requires alignment between all segments of the business.

Allianz Ireland's procurement champions

are a key support programme for this.

champions who have responsibility for ensuring all areas of the business are aware of the organisation's procurement policy and sustainability requirements and that all procurement is in line with this.

In total, there are seven procurement

7.2 Sustainable investment

As a responsible investor and asset manager, Allianz Ireland drives positive outcomes and embeds sustainability in its core business processes to manage risks and capture opportunities.

As an example, we ensure that sustainability risks are considered through the entire investment decision-making process.



Our direct investments are held primarily in fixed income, providing us with the opportunity to tap the most innovative products available to institutional investors in the capital markets that have a sustainable focus. At the start of 2022 (based on year-end 2021) we had a volume of €100m directly held in either green, social or sustainable-linked bonds; broken down further €66m were held in green bonds, with a further €34m in sustainable, social linked bonds.

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All Allianz asset managers investing on behalf of Allianz Ireland are required to integrate ESG considerations into their investment processes. Having introduced carbon intensity reporting and target setting in 2021, in 2022 we achieved our 2024 target, two years ahead of schedule. We also decided in 2022 to invest €15 million in a renewable energy fund in 2023.

Investment transactions into non-listed asset classes, such as real estate, infrastructure and private placements are screened by Allianz Investment Management and Group-internal asset managers along ESG guidelines. These ESG guidelines are based on international best-practice standards and comprise aspects such as biodiversity risk, risk to protected areas, workforce risk and risk to local communities.

7.3 Climate safe homes

Allianz Ireland wants to bring positive solutions and contributions to the



challenges presented by climate change. While making every effort to mitigate future climate change, throughout 2022 we undertook extensive research to examine the role climate adaptation plays and began to engage with strategic partners who are active in the climate adaption space,

specifically with a focus on housing.
Together this research and
engagement have formed the
foundation of the Allianz Ireland Climate
Safe Homes initiative which will launch in
2023. The initiative aims to help drive
innovation in construction,
remove barriers to reducing embodied

carbon in buildings, and support the adaptation of Irish homes to withstand the impact of climate change.

7.4 Sustainable products

Leveraging our product lines is a key component of our aim to secure people's futures and give them confidence in tomorrow and as the impetus for climate action has grown, so has the sustainability focus of product offerings.

In 2022, we expanded our standard motor benefits for customers who made the move to electric vehicles.

This included cover for accidental damage, fire and theft to charging cables while in use without the application of excess or impacting on a customer's no claims bonus; additional cover for accidental damage, fire and theft of battery, even if the battery is leased separately from the car; and legal liability for damages from property damage, injury or death, arising from the use of charging cables.

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Sustainable business practices to secure your future

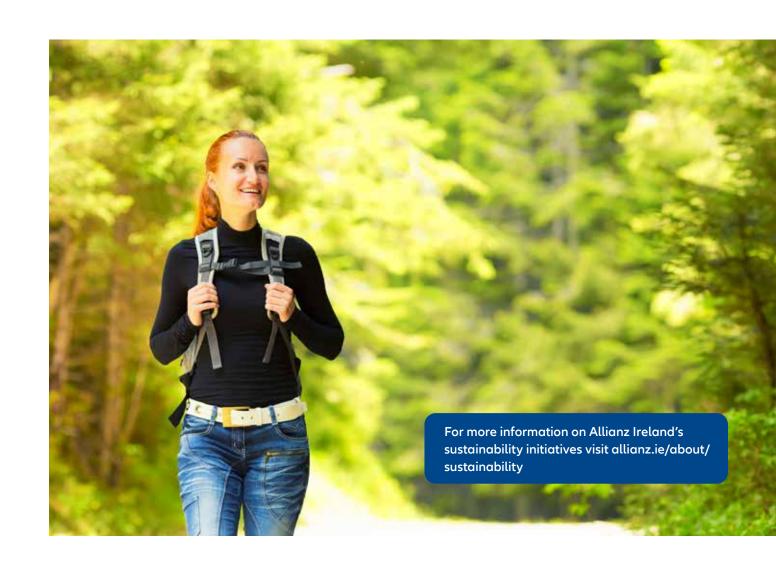
Additionally, if an electric vehicle runs out of battery charge our Allianz Breakdown Assistance benefit now covers the cost of towing the vehicle to the nearest charging point or a customer's home charging point.

7.5 Efficient claims payments

For Allianz Ireland, getting our response to climate risk events right is crucial.

That is why our claims and finance teams are committed to helping business and residential customers adversely impacted by climate risk events in the most efficient, transparent, and speedy manner possible.

In 2022, we helped many customers impacted by climate risk events, most commonly storms and floods. This required resolving claims with our customers as quickly as possible and ensuring that we have the correct financing and funding measures in place to mitigate the financial impact of any events now or in the future.





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