




A company of Allianz 



BIMA
PROTECTING THE FUTURE OF EVERY FAMILY

Allianz & BIMA

An example of an innovative digital partnership
in emerging markets

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Director Allianz X



Allianz Group has over **140,000 employees** worldwide who serve **88 mn customers** in more than **70 countries**.

Allianz is the German insurance market leader and has a strong international presence.

In fiscal year 2017, the Allianz Group achieved total revenues of approximately **126.1 bn euros** and

became the **no. 1 insurer** in the Dow Jones Sustainability Index.

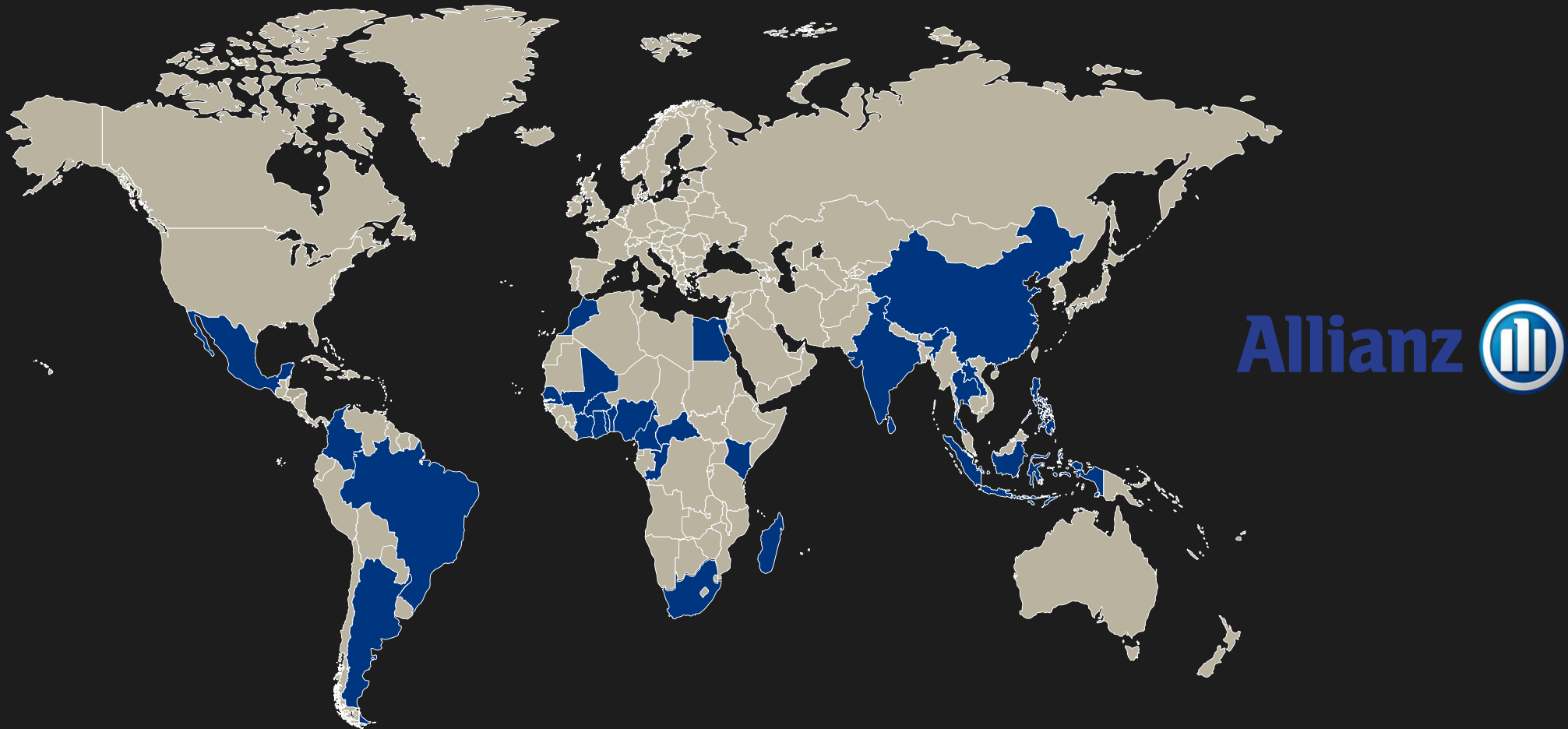
Allianz is one of the world's largest asset managers, with third-party assets under management

of **1,448 bn euros** at the end of 2017.

For over **127 years**, Allianz has stood by its clients, protecting them and helping them to realize their goals in life.



Emerging markets are a strategic focus of Allianz Group





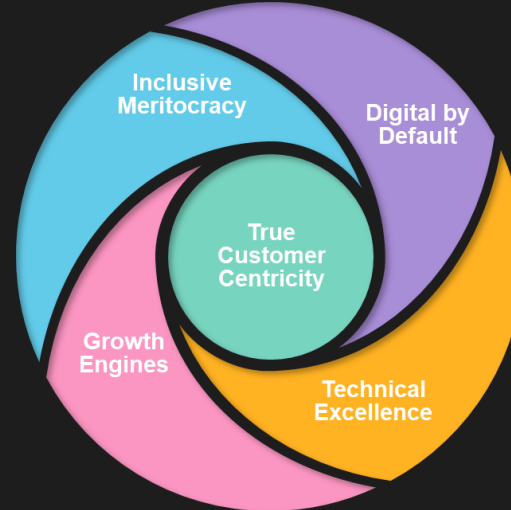
AZX supports the digitalization of the AZ Group

› AZX MANDATE

- › **FACILITATOR** for investment in digital growth companies
- › **INNOVATION ENGINE** in AZ Group
- › **CONTRIBUTOR** to group-wide digital transformation

› STRATEGIC FRAMEWORK

Contribute to **AZ Group becoming a fully digital company by conducting investments AND developing strategic partnerships** under the umbrella of:



› OUR IMPACT

- › **STRENGTHEN** the core business
- › **GROW** capabilities for the digitalization of the Group
- › **DEVELOP** new businesses for Allianz



BIMA uses MOBILE TECH TO BRING easy to use, affordable INSURANCE & HEALTH SERVICES TO FAMILIES IN EMERGING MARKETS



30 MILLION

Customers
reached



600,000

New customers
a month



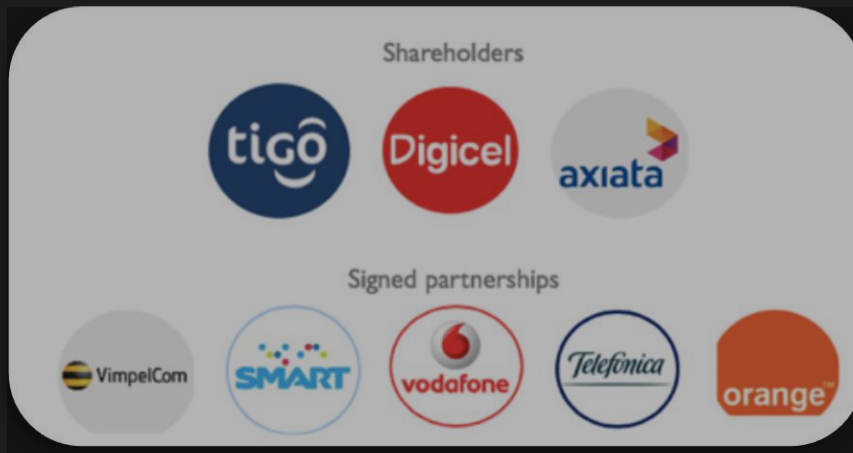
15 COUNTRIES

Covered by
BIMA's service



75%

Customers accessing
insurance for the first time



Global MNO Partner	Captive Customers (m)
Axiata	330
Telefonica	330
VimpelCom	235
Orange	120
Vodafone Africa	80
Airtel	80
Smart	70
Tigo	65
Digicel	15
Total	1,325



Joint Value creation: Allianz and BIMA

Empowering each other and growing together

BIMA empowering AZ:

Innovative digital business model;
Access to alternative distribution;
Services beyond core insurance;
Emerging market expertise and access;
Agile.



AZ empowering BIMA:

Full range of Insurance expertise;
Market leader with strong reputation;
Focus on customer value and experience;
Access to service providers;
Global footprint;
Capital.

BACKUP



AZX: The link between our investments and AZ OEs

PORT. COMPANIES



AZX



AZ ENTITIES

- › AZP
- › AZL
- › APKV
- › EH
- › AGCS
- › AGI
- › EDP
- › AZAP
- › AZD
- › LV

Key Messages

- › **Operate as primary interface** between Allianz and the digital innovation ecosystem, enhance innovation within new markets and technology;
- › **Maintain trusted advisor and partner position** for AZ OEs and drive deeper collaboration;
- › **Identify digital revenue sources** and seize opportunities from upcoming disruption;
- › **Leverage position within digital innovation ecosystem** in order to develop new business opportunities for AZ and identify potential M&A opportunities.

Possibility of direct interaction between portfolio companies and AZ entities

Our Current Portfolio Companies

 <p>Offers telemedicine solutions to improve people's access to quality care</p> <p><i>Invested: 01/2018</i> <i>HQ: Boston</i></p>	 <p>The world's first working capital marketplace</p> <p><i>Invested: 02/2018</i> <i>HQ: Kansas City</i></p>	 <p>Leading one-stop consumer mobile on-demand and payments platform in Indonesia</p> <p><i>Invested: 04/2018</i> <i>HQ: Jakarta</i></p>	 <p>Licensed insurance carrier offering homeowners & renters insurance powered by AI & behavioral economics</p> <p><i>Invested: 02/2017</i> <i>HQ: New York</i></p>	 <p>Platform for simple access to insurance that uses innovative and digital distribution channels</p> <p><i>Invested: 02/2016</i> <i>HQ: Berlin</i></p>	 <p>A cloud platform that offers data management and analytics to insurance and reinsurance businesses</p> <p><i>Invested: 09/2015</i> <i>HQ: London/Gibraltar</i></p>	 <p>Autonomous vehicle technology system powered by AI; identifies dangers and alerts the driver</p> <p><i>Invested: 08/2016</i> <i>HQ: Palo Alto</i></p>
 <p>Leading digital micro-insurer utilizing mobile technology to serve low-income customers in emerging markets</p> <p><i>Invested: 12/2017</i> <i>HQ: Stockholm</i></p>	 <p>N26 is the Mobile Bank built bottom-up for the smartphone. It has redesigned banking to make it simple, fast and contemporary</p> <p><i>Invested: 03/2018</i> <i>HQ: Berlin</i></p>	 <p>Digital financial service start-up to distribute innovative insurances and financial services to Auto1 Group's dealer network and end customers</p> <p><i>Invested: 06/2018</i> <i>HQ: Berlin</i></p>	 <p>World's only professional drone racing circuit, creates drone racing media with mass appeal</p> <p><i>Invested: 05/2017</i> <i>HQ: New York</i></p>	 <p>Solves industry's most demanding computational challenges by recasting problems to harness quantum computing power</p> <p><i>Invested: 10/2017</i> <i>HQ: Vancouver</i></p>	 <p>Digital platform for on-demand roadside assistance services</p> <p><i>Invested: 09/2015</i> <i>HQ: Virginia</i></p>	 <p>A place for your company</p> <p><i>Invested: XXX</i> <i>HQ: XXX</i></p>

Technological developments increase scope and speed of change within traditional insurance industry

