International conference for inclusive insurance
Session 18 “Insurtech for inclusive insurance”

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InsurTechs & Emerging Markets
AZX is set up to identify, invest in, and work with high-performing digital companies that are strategically relevant to Allianz Group

- Operate as primary interface between Allianz and the digital innovation ecosystem;
- Invest in and acquire digital growth companies that are strategically relevant for the Allianz Group;
- Maintain trusted advisor and partner position for Allianz 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 Allianz and identify potential M&A opportunities.
AZX has set up many mutually-beneficial partnerships between its portfolio companies and Allianz entities.

| AZ Germany, France, Switzerland | AZ Germany, Italy, France, Spain |
| AZ Ghana, AZ Tansania, AZ Sri Lanka | AZ Investment Management |
| AZ Partners | Euler Hermes; PIMCO |
| AZ Partners; AZ Germany | AZ Indonesia, Thailand |
| Euler Hermes; PIMCO | AZ Indonesia |
| AZ Investment Management | AZ Africa |
| AZ Wealth & Retirement Proposition | AZ Asia-Pacific |
| AZ Global Investors | AZ Partners |

Note: List is not exhaustive.
Allianz, BIMA and GIZ formed inclusive insurance alliance to develop next generation of mobile insurance

On behalf of BMZ, GIZ accompanies insurance companies, regulators, and other stakeholders of the micro-insurance value chain to drive innovation and facilitate access to micro-insurance.

With a broad customer base, BIMA contributes know-how in delivering mobile solutions to developing markets.

Allianz is the underwriter of the partnership and contributes insights on low-income insurance solutions, based on its experience serving 46 million Emerging Consumers. Its digital investment arm, Allianz X, is also a major investor in BIMA.

The impact reaches beyond this strategic partnership, transforming the insurance industry.

Source: Board of innovation report (Inclusive Insurance Alliance: doing good while doing business - Board of Innovation)
Tech to protect more Indonesians emerging consumers

Building on its 6+ mn customer base, Allianz Indonesia is addressing the needs of Emerging Consumers when and where it matters: in local communities, on digital platforms, and especially during the pandemic.

**COVID-19 RESPONSE**
- **Health support** – Free doctor teleconsultations and on-the-go COVID-19 testing in partnership with halodoc
- **Workshops & Trainings** – COVID-19 workshops and financial literacy trainings to support during the pandemic

**LOCAL COMMUNITY**
- **Community for insurance** – Group Term Life Insurance to cover community funeral expenses
- **Waste for insurance** – Local waste banks converting the value of household waste into monthly personal accident insurance

**DIGITAL PLATFORMS**
- **Partnership with gojek** – Access to affordable quality healthcare solutions for 1.5 mn drivers and their families
- **Partnership with Bukalapak** – Small-ticket insurance offerings through one of Indonesia’s largest e-commerce platforms

"Our ambition is to protect more Indonesians and be the number one L&H insurer in Indonesia. With our 6+ mn Emerging Consumers we have proven that penetrating underserved segments works. Our strong brand, being a trusted partner and bringing innovative new solutions to the market makes us a frontrunner in this space."
Thank you! Any questions?
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