



A company of **Allianz** 

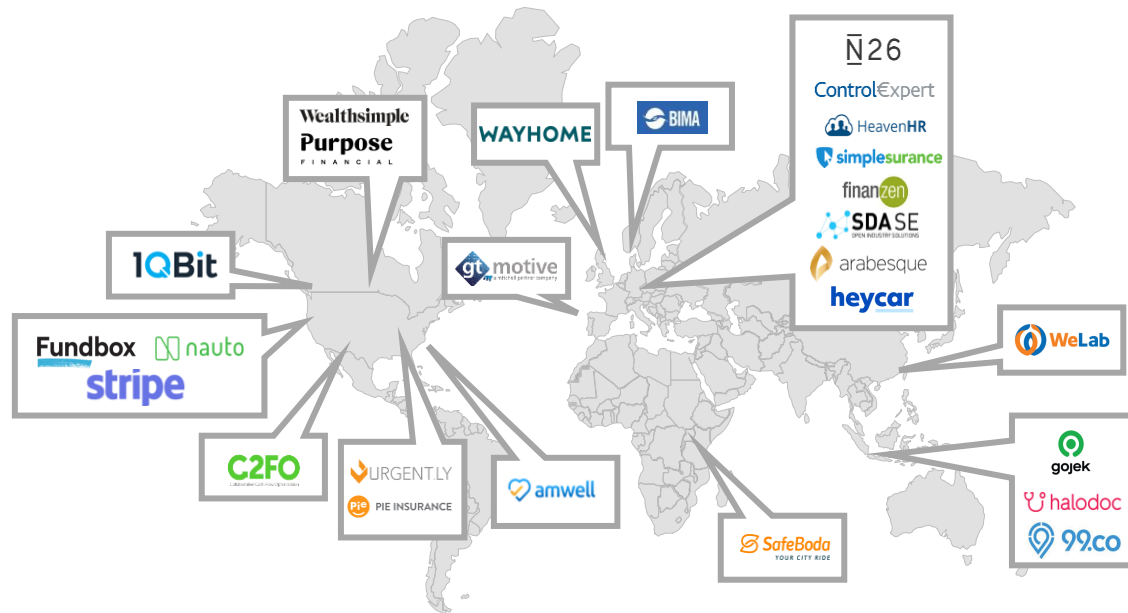
ALLIANZ X

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



Digital growth companies and innovative business models



Allianz

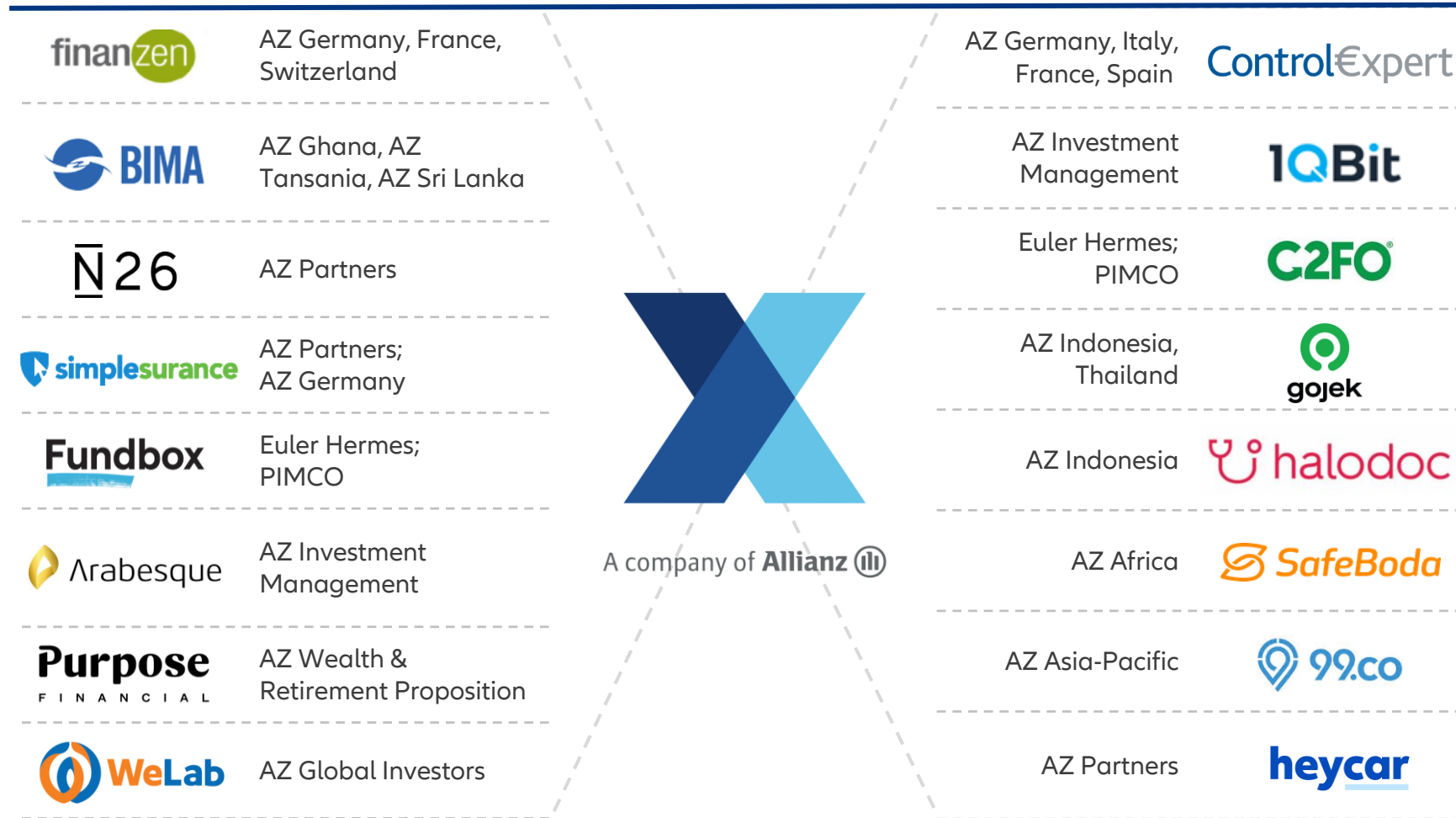
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- › Operate as **primary interface** between Allianz and the digital innovation ecosystem;
- › Invest in and acquire **digital growth companies** that are strategically relevant for the Allianz Group;
- › Maintain **trusted advisor and partner position** 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





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.

Inclusive Insurance Alliance


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



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 ** – Small-ticket insurance offerings through one of Indonesia's largest e-commerce platforms



Joos Louwerier
CEO Allianz Life
Indonesia

“Our ambition is to protect more Indonesians and be the number one L&H insurer 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.”





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Thank you! Any questions?
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