Allianz

Trade with confidence

Enter a better tomorrow

Corporate presentation March 2025

Allianz Trade is the trademark used to designate a range of services provided by Euler Hermes.

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Shaping a better tomorrow

Allianz Trade is the trademark used to designate a range of services provided by Euler Hermes.

01

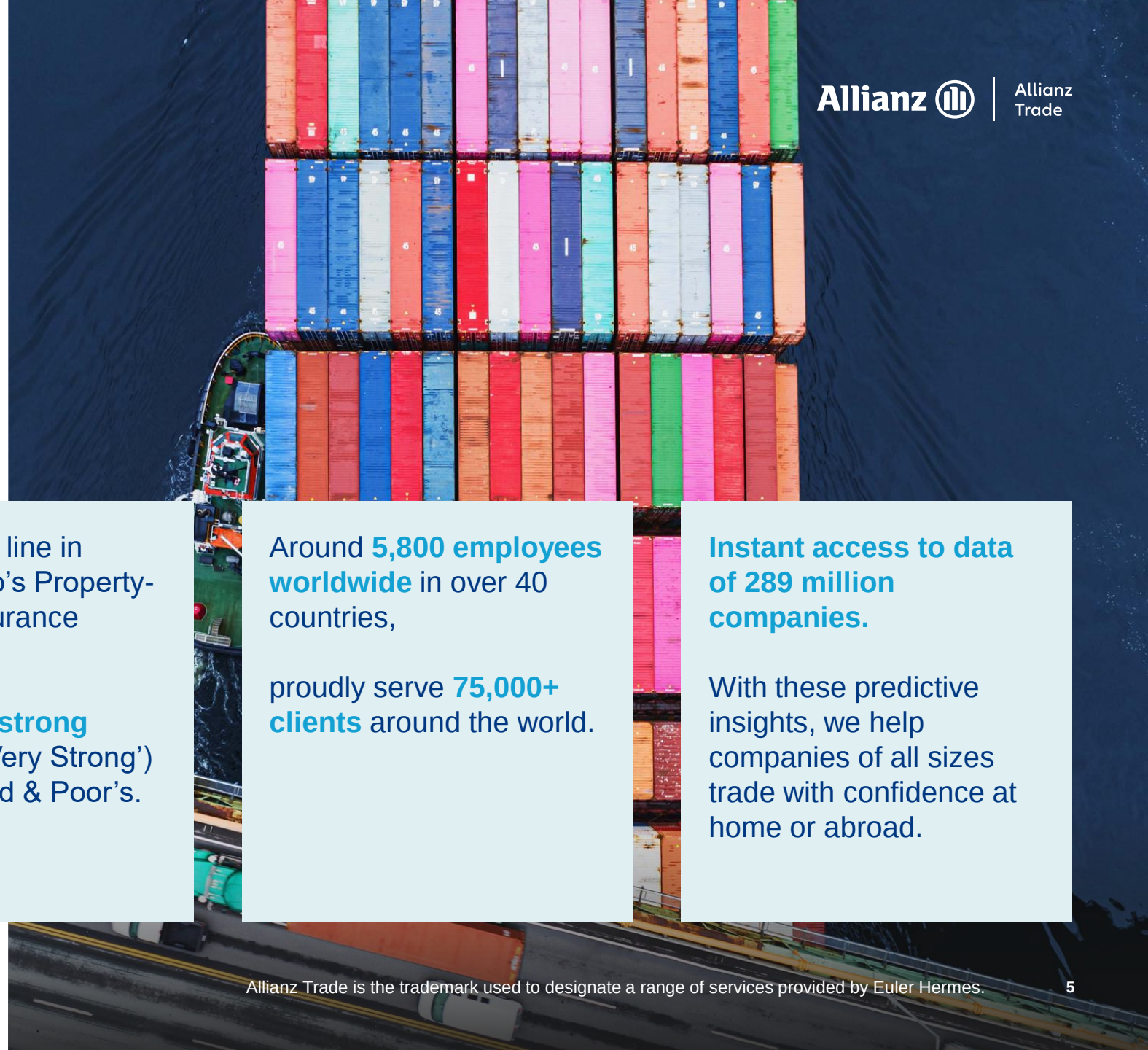
About Allianz Trade

Allianz Trade is the trademark used to designate a range of services provided by Euler Hermes.

We secure your trade.
You grow with confidence.

Allianz Trade is the trademark used to designate a range of services provided by Euler Hermes.

Company at a glance



As a true **multiliner**, Allianz Trade is the **global leader in trade credit insurance,** and a worldwide recognized specialist in the areas of **surety, debt collection, fraud insurance, structured trade credit** and **political risk.**

A **key global** line in Allianz Group's Property-Casualty insurance segment.

Consistently **strong rating AA** ('Very Strong') from Standard & Poor's.

Around **5,800 employees worldwide** in over 40 countries,

proudly serve **75,000+ clients** around the world.

Instant access to data of 289 million companies.

With these predictive insights, we help companies of all sizes trade with confidence at home or abroad.

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Allianz Trade in figures

≅ 1/3
Estimated global market share.

€1,400 billion
Commercial transactions protected globally.

2,300
Claims indemnified per week.

75,000+
Corporate customers.

22,000
Credit limit requests received per day.

AA
Credit Rating (Standard & Poor's).

289 million
Companies' data accessible instantly across all sectors and in 160+ countries.

91%
Credit limit requests processed in 48h.

5,800+
Employees worldwide in 40+ countries with 80+ nationalities.

2024 figures

STCI market: in our market share calculation, we excluded other lines of business than STCI (Bonding, TCU, Mid term, etc.)

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Financially solid

€3.8bn
Turnover
FY2024

€668mn
Operating profit
FY2024

AA
Credit rating
S&P

2024 figures

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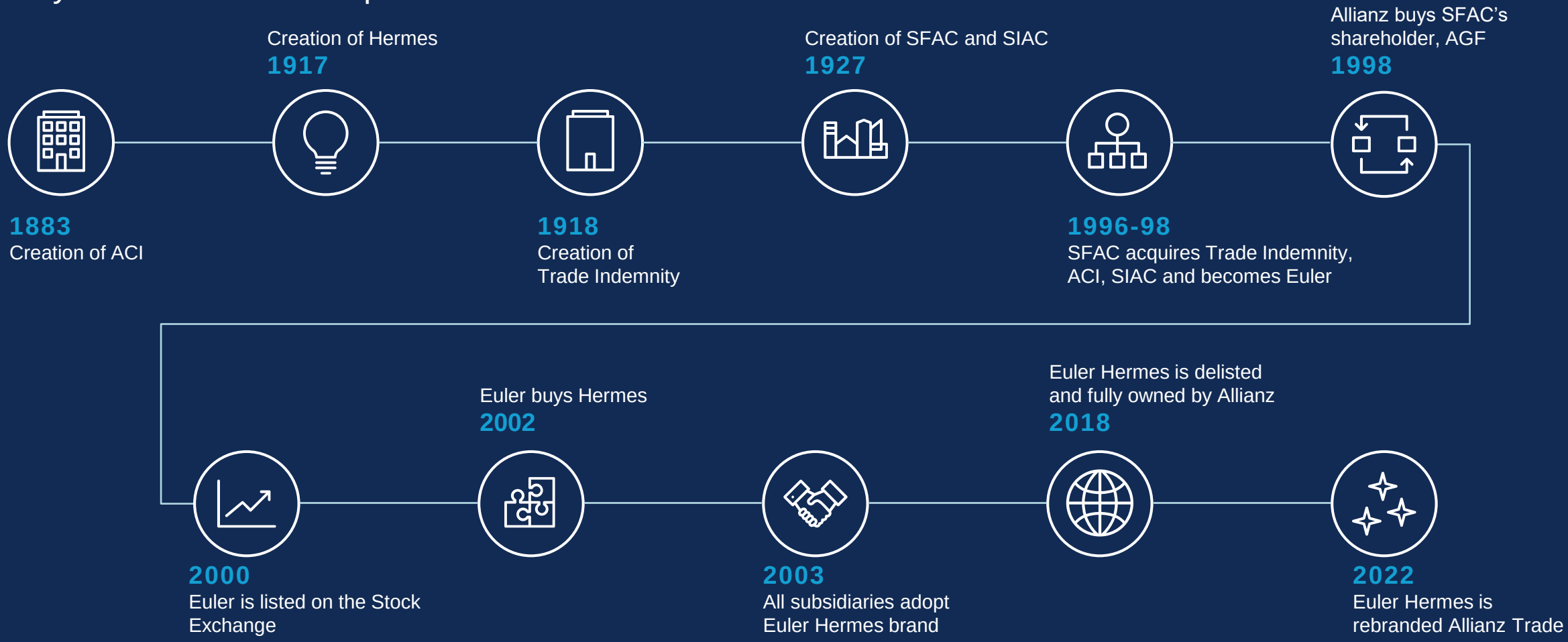
Allianz Trade history

100+ years of invaluable expertise



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Board of management

AYLIN SOMERSAN COQUI
CEO and Chairperson

ANIL BERRY
Chief Commercial Officer
Marketing, Commercial Underwriting, Distribution and E-Commerce

FABRICE DESNOS
Credit Intelligence, Claims, Collections, Surety and Reinsurance

LOIEZ LIMON DUPARCMEUR
Chief Financial Officer
Finance, Investment Management and Tax

MICHAEL EITELWEIN
Chief Operating Officer – Operations and IT

FLORENCE LECOUTRE
Data Analytics, Human Resources, Communication, Compliance and Sustainability

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Allianz at a glance

Serving 128mn
customers worldwide*

Total revenue (approx.)
€180bn

#25 among the world's top 500 brands**

156,000
employees from more than 70 countries

€16bn
operating profit

Worldwide Olympic and Paralympic Insurance Partner
2021 - 2032

Trusted partner since
1890

Present in nearly
70 countries

Sustainable insurer
in Dow Jones Sustainability Index

2024 figures
* Including non-consolidated entities with Allianz customers ** Brand Finance Global Ranking

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A strong leadership

Allianz is one of the leading integrated financial services providers worldwide

Leading Property and Casualty insurer globally

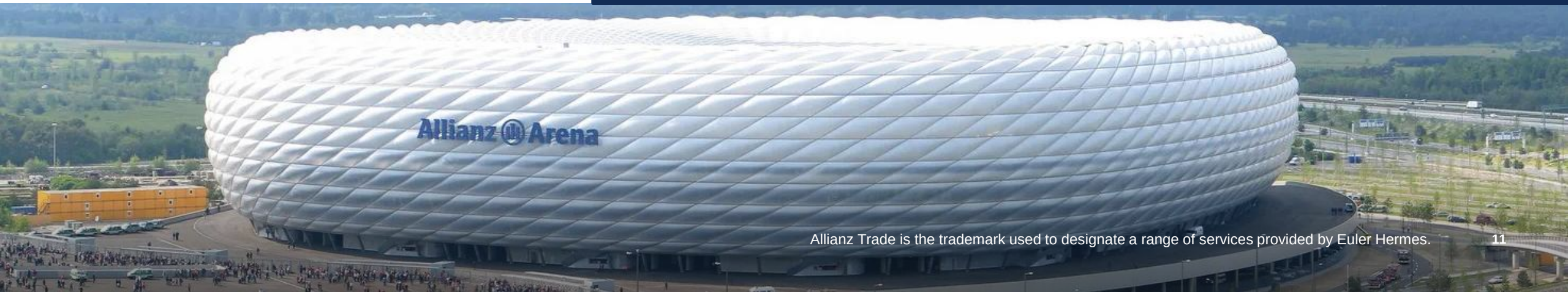
Global leader in **trade credit insurance**

Among the **top 5 Life/Health** business globally

Worldwide leader in **assistance services**

Among the **top 5 asset managers globally**

One of the **leading corporate insurers** globally



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02

What we offer

Because the future is not always as expected, we predict trade and credit risk today, to protect cash flow tomorrow.

Allianz Trade is the trademark used to designate a range of services provided by Euler Hermes.

Trade safely and take control of tomorrow

Be empowered
A global support network of knowledge and expertise to help protect you and invest in tomorrow, securely.

Be in control
Customized, easy-to-navigate digital platforms so that you can keep moving forward.

Stay one step ahead
Make informed decisions with instant access to more information and real-time data.

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Products tailored to your needs

Main Product Lines	Description of coverage
Short-term credit insurance	• Cover your receivables due within 12 months against risk of non-payment (commercial and political risks).
Mid-term insurance	• Cover for medium term capital goods or leasing transactions against breach of contract or unpaid invoices up to 60 months.
Specialty Credit	• Structured trade credit solutions and single transactions from short-term to mid-term time horizon, up to 15 years, including solutions to mitigate the political risks on foreign assets.
Excess of Loss	• Cover for exceptional trade credit losses. Policy based on customer's credit management procedures.
Allianz Trade pay	• Payment solution with a range of services dedicated to B2B e-commerce activities, incl. trade credit insurance protection, fraud module, digital buyer onboarding solution and instant financing solution through our partners.
Surety & Guarantee	• Cover specifically non-fulfilment of contract obligations.
Fidelity (Fraud cover)	• Cover against external and internal fraud.

What is credit insurance?

Credit insurance covers the risk of non-payment when a business offers a trade credit to corporate customers.

Receive compensation

We compensate your company in the event of a bad debt.

Trade with confidence

Through informed trade finance decisions and transferred credit risk.

… and recovery

We handle amicable and judicial procedures.

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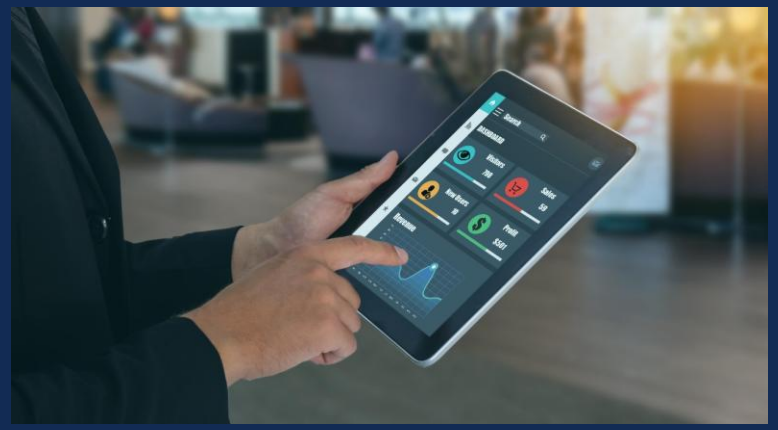
Feel secure to trade with confidence

Risk Management

Anticipate market changes and choose the right partners thanks to our powerful predictive analytics and business intelligence.



Debt Collection

Optimize your administrative costs as we take care of your unpaid trade receivables, whether they are covered or not.

Claims payment

Maximize your cash flow and profitability with our fast indemnification whatever the outcome of our debt collection procedures.

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Eight reasons to work with us

Protection
Protect against bad debt loss and get paid by customers as expected.

Credit control
Enhance your credit control and manage payments better.

Funding
Reassure your financial partners to facilitate access to funding.

Profitability
Safely increase your exposure to more customers.

Competitiveness
Offer open credit terms when your competitors can’t.

Peace of mind
Optimise the recovery rate of unpaid invoices.

Information
Receive regular updates on companies’ financial health.

Growth
Expand new business and increase existing credit lines.

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Mid-term insurance

Specifically created to cover your one-off contracts.

- B2B sale by instalments of capital and non-capital (service) goods.
- Cover against non-payment of lease instalments up to 60 months and pre- & post-shipment on commercial defaults.

Benefits

- Protect your earnings.
- Optimize your management.
- Reassure your financial partners.
- Expand your business.

Cover One: Protects your earnings and profitability for large orders of equipment or services.

Cover Lease: Protects the risk of non-payment of instalments under leasing agreements for all or part of capital goods with a high residual value.

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WHAT WE OFFER

Specialty Credit

Specialty Credit is a customized policy solution designed to mitigate and manage risks such as contract interruption, non-payments and confiscation with political violence.

For large companies, banks and financial institutions:

- Import or export transactions.
- Financial institutions offering trade and export finance solutions to their clients.
- Protection of assets abroad.

Benefits

- Relieves pressure on counterparties' exposures and capital relief for financial institutions.
- Bespoke policy terms.
- Non-cancellable limits and capability to insure a risk horizon up to 15 years.
- Political risk cover on single or multiple countries.
- Flexible risk sharing.

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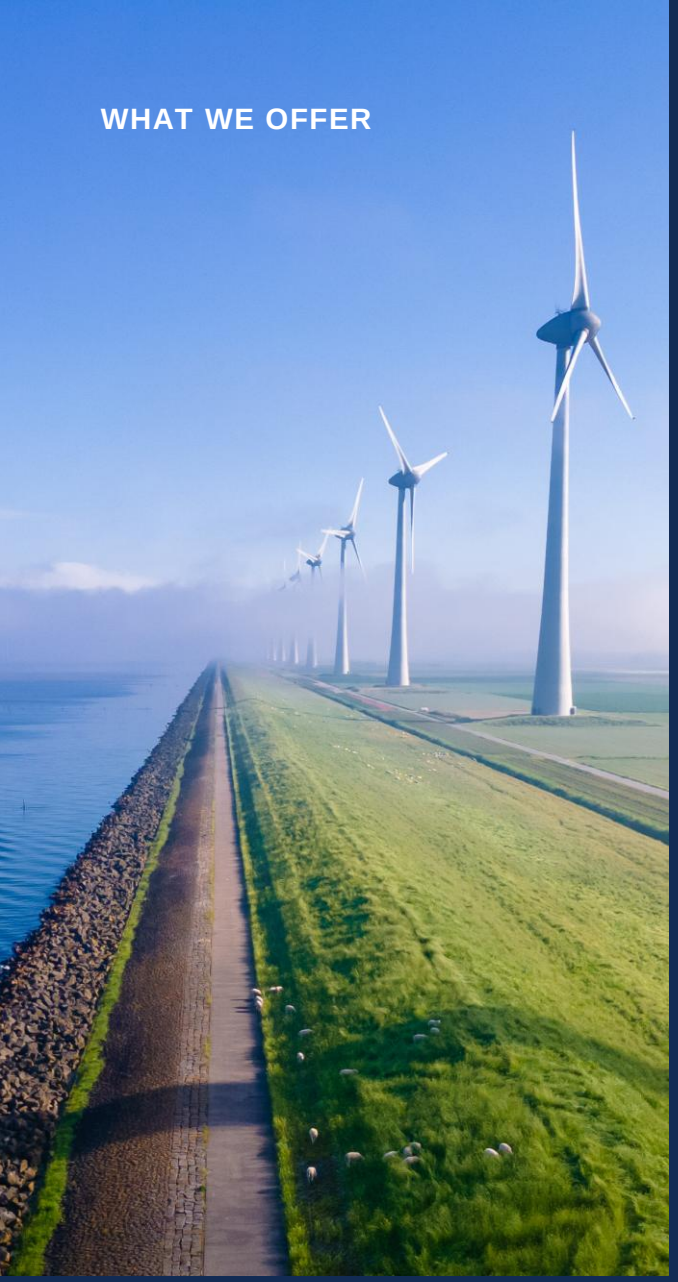

Supporting the net-zero transition with Specialty Credit Green2Green

Allianz Trade's Specialty Credit Green2Green solution focuses on projects in low-carbon technologies across sectors such as energy, fuel or transport, covering the financing of such a project. We protect businesses willing to engage in such projects against non-payment and political risks through trade credit insurance.

We then ensure that the amount of premiums received through Green2Green transactions is held as investments in certified Green Bonds*, therefore creating a circular model that supports long-term progress towards net-zero.

Securing sustainable mobility in Vilnius

To increase sustainable mobility, the city of Vilnius recently decided to purchase 91 new e-trolleybuses to be used for public transport. The European Bank for Reconstruction and Development (ERBD) provided a senior secured loan to fund this purchase. Allianz Trade's Specialty Credit solution secured the ERBD in case of non-payment of the loan. With this, Allianz Trade has facilitated the realization of the project from a financing side. This project is expected to reduce greenhouse gas emissions by more than 15% and CO2 emissions by 2.240 tons.

*Bonds consistent with Green Bond Principles from ICMA (International Capital Markets Association) or any other green investments framework depending on the evolving regulation over time.

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WHAT WE OFFER

Excess of loss (XoL)

Designed for multinational companies with strong and mature credit risk management, to protect your balance sheet against exceptional losses.

Flexibility:
Mitigate significant losses with a policy featuring more flexible discretionary limits than traditional TCI.

Efficiency:
Benefit from a reduced premium in recognition of good credit management procedures and risk sharing.

Certainty:
Cover is non-cancellable for 12 months.

Adaptability:
Build a product that meets your needs and organization.

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Allianz Trade pay

Allianz Trade pay is a payment solution with a wide range of services:

- Dedicated to all B2B e-commerce players, from e-merchants to BNPL providers, financial institutions and marketplaces
- Covering the entire B2B e-commerce value chain, from KYB to payment and insurance
- Bringing concrete benefits to the B2B e-commerce market, from security and competitiveness to simplicity and flexibility

Allianz Trade pay includes:

E-commerce credit insurance

This solution powers real-time customer credit online, allowing B2B e-merchants to grant payment terms to their clients while being protected from the risk of non-payment.

Fraud risks Module

This module embedded in our E-Commerce Credit insurance provides e-merchants with more security by protecting their business against financial losses caused by identity theft by fraudulent parties impersonating legitimate companies.

Instant financing solution - domestic

When a buyer purchases online, the e-merchant receives immediate payment for the purchase, while the BNPL provider will handle the payment of the buyer. In case of non-payment, Allianz Trade provides insurance cover to the partner through E-commerce credit insurance.

Instant financing solution - multinational

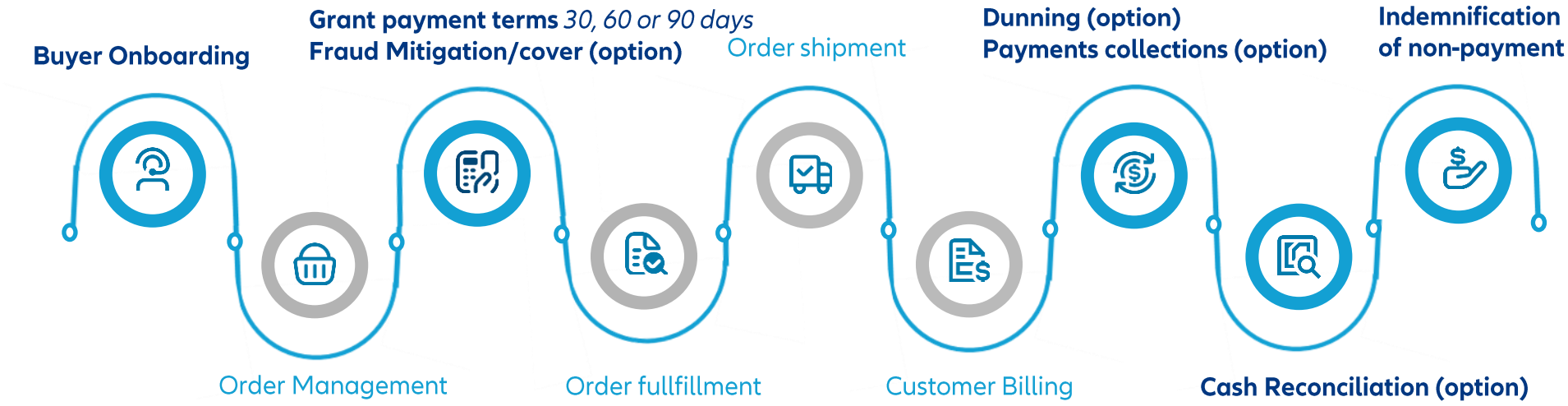
Allianz Trade's multi-country and multi-currency instant financing solution for multinationals works in a similar way as the domestic option, but also involves a financial partner, paying the e-merchant for online transactions in real time.

Buyer onboarding solution

This service supports policy holders in their KYB process by providing APIs to check the identity of the buyer through open-banking technologies and checking company information in Allianz Trade's vast database.

WHAT WE OFFER

Allianz Trade pay



Merchant — Part of the value chain handled by the Merchant

Part of the value chain handled by Allianz Trade pay

For the seller

- No hassle on the management of the contract. If you are covered, no surprises at the claim stage.
- No turnover declaration to make

Allianz Trade pay

	E-commerce credit insurance	E-commerce credit insurance + instant financing
Maximum terms of payment	30, 60 or 90 days	30, 60 or 90 days
Geographic coverage	Domestic & export	Domestic & export
Credit risk	Included	Included
Fraud module	Optional	Optional
Invoice financing	Not included	Optional through our partners
	=> **CMS plugin fostering a quick and easy integration**	
	=> **Buyer onboarding solution**	

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Surety and Guarantee

A surety bond supports and protects the contractual obligations you have entered into with a customer, supplier or partner. We financially protect your partner against any loss occurring due to late or incomplete performance of your obligations.

Our industry expertise combined with our local and international knowledge allows us provide unique insight into the surety business and meet our clients' needs.

Every year, our 350+ experts provide surety facilities worth around €110 billion to 20,000+ clients.

Contract Surety bonds
Full range of surety bonds required by contractors, including bid, performance, payment, supply and maintenance bonds.

Commercial Surety bonds
Variety of bonds available such as court bonds, license and permit bonds, tax bonds, non-construction performance bonds and customs bonds.

Allianz Trade is the trademark used to designate a range of services provided by Euler Hermes.

How surety works

A surety bond supports and protects the contractual obligations you have entered with a customer, supplier or partner.

Our promises
with our strong reputation and rating to stand behind your contractual obligations.

Our bonds & guarantees
Enable you to tender for contracts without affected your bank credit lines.

Contractual performance
is secured by a guarantor with investment rating.

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WHAT WE OFFER

Surety Green2Green

Surety Green2Green is a bold new solution aimed at accelerating the sustainable transition of the global economy.

Through this product, we enable our clients to engage in low-carbon technologies and renewables projects through issuance of surety bonds and guarantees securing their proper completion.

But we take it one step further: the amount of premiums received are then held as investments in certified green bonds*, creating a circular model that continually fuels sustainability progress.

Supporting the production of renewable liquefied biogas

Allianz Trade has recently issued Green2Green advanced payment and performance bonds to support the creation of a biogas plant. This plant, based in Scandinavia, will process 460,000 tons of biomass per year and convert this into renewable liquefied biogas. The biomass consists in agricultural waste and will be sourced from 100+ local farms.

*Bonds consistent with Green Bond Principles from ICMA (International Capital Markets Association) or any other green investments framework depending on the evolving regulation over time.

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Expand opportunities with peace of mind

Reliability

We are one of the most experienced and reliable global surety providers, thanks to our AA Rating from Standard & Poor’s, and our knowledge of local regulations and business practices.

Liquidity

Our surety bonds are a financing alternative to bank guarantees and could release working capital facilities from the bank.

International capabilities

Enter new projects and develop your business domestically and abroad. We provide centrally-managed surety programs no matter where you are in the world, even when you’re operating in several countries.

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WHAT WE OFFER

Fraud Insurance (Fidelity)

Whether you are a small business or large corporation, protect your company against business fraud threats, which could result in financial losses and damage to your corporate reputation.

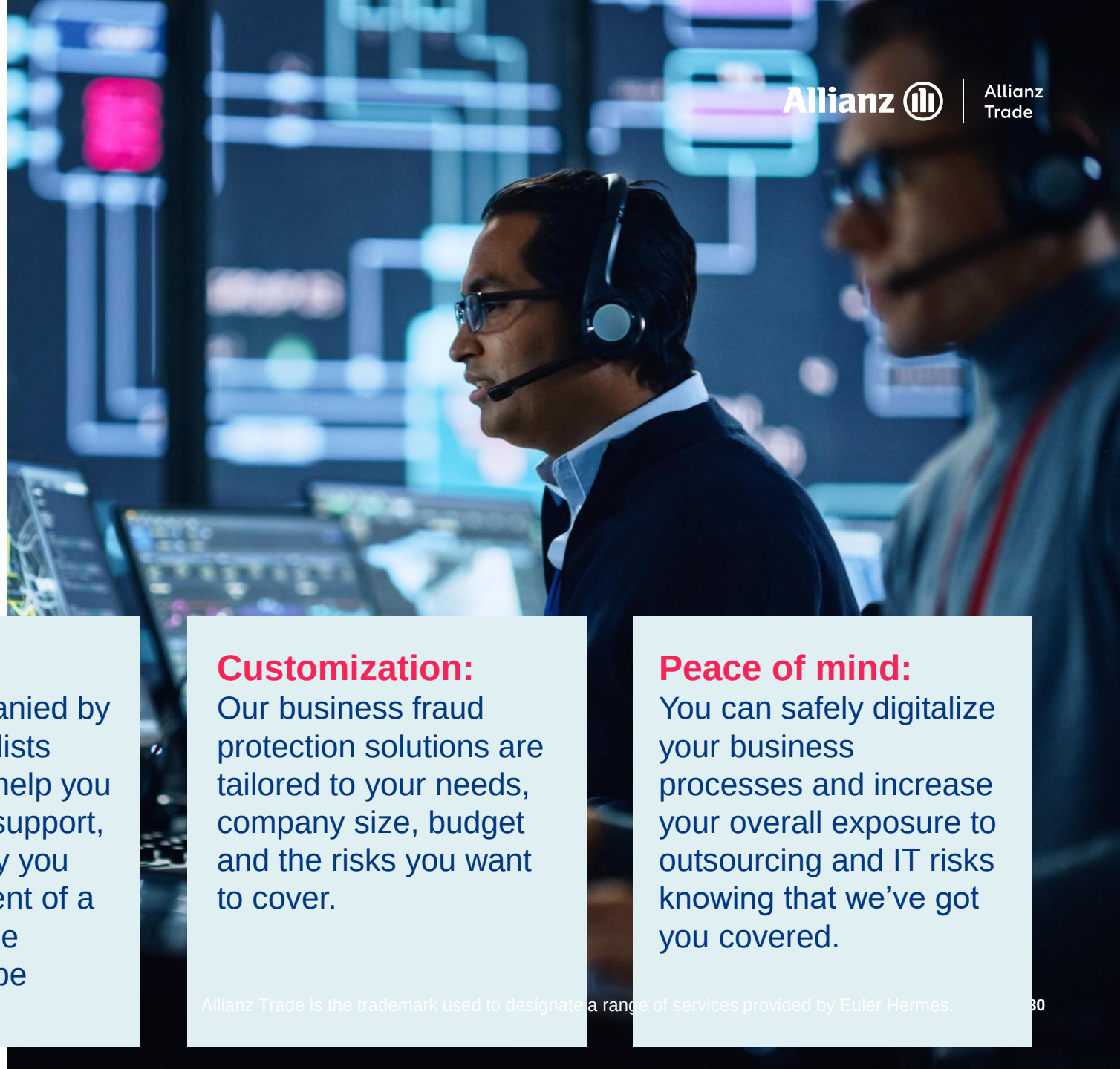
Benefits:

Protection:
You protect your business from financial losses and corporate reputation damage resulting from a wide variety of business fraud risks from social engineering fraud to hacker attacks.

Reliability:
You are accompanied by a team of specialists always ready to help you with advice and support, and we indemnify you quickly in the event of a claim – even if the offender cannot be identified.

Customization:
Our business fraud protection solutions are tailored to your needs, company size, budget and the risks you want to cover.

Peace of mind:
You can safely digitalize your business processes and increase your overall exposure to outsourcing and IT risks knowing that we've got you covered.



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03

Our unrivalled expertise

Allianz Trade is the trademark used to designate a range of services provided by Euler Hermes.

We protect, you grow with confidence

Predictive insight

Anticipate market changes and financial stability of your clients thanks to our powerful predictive analytics. Our data is matched with economic intelligence, market trends and industry risk analysis to give you power and accuracy when making business decisions.

Confident trading

Pursuing new prospects? Breaking into untapped export markets? Want to reach out to current clients with new credit? We'll work in partnership with you to give you the confidence that you'll be paid whatever your plans for growth.

Customer focus

We focus on understanding your needs, your markets, your challenges and your expectations for tomorrow. Our goal is to support your short- and long-term goals in order to help you make more informed business decisions.

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First-class credit intelligence framework

Our credit underwriting capabilities match the strong transactional nature of credit insurance as well as customer centricity challenge.

Pillars of the credit underwriting decision

- **Country risk:** 240 countries monitored (business cycle, financing risks, business environment, ESG and political risks)
- **Sector risk:** 18 sectors monitored (demand, profitability, financing, business environment)
- **360° buyer credit risk information assessment:** We have instant access to the data of 289 million companies across all sectors, in 160+ countries.
- **Commercial:** Relationship of the client with the buyer, best balance between risk, customer needs and profile, policy specificities.

289mn
Companies' data accessible instantly across all sectors in 160+ countries.

500+
Credit risk analysts.

350+
Credit underwriters.

22,000
Credit limit requests received per day.

91%
responded within 2 days.

Allianz Trade is the trademark used to designate a range of services provided by Euler Hermes.

Unrivalled bad debt collection expertise

Amicable & Legal Collections (protracted default and insolvencies)

- A sophisticated international business model with in-depth knowledge of local rules and practices.
- Solutions-oriented: to secure full payment as quickly as possible while maintaining your customer relationships.
- Speed and efficiency: 50% of recoveries take place during the first week.

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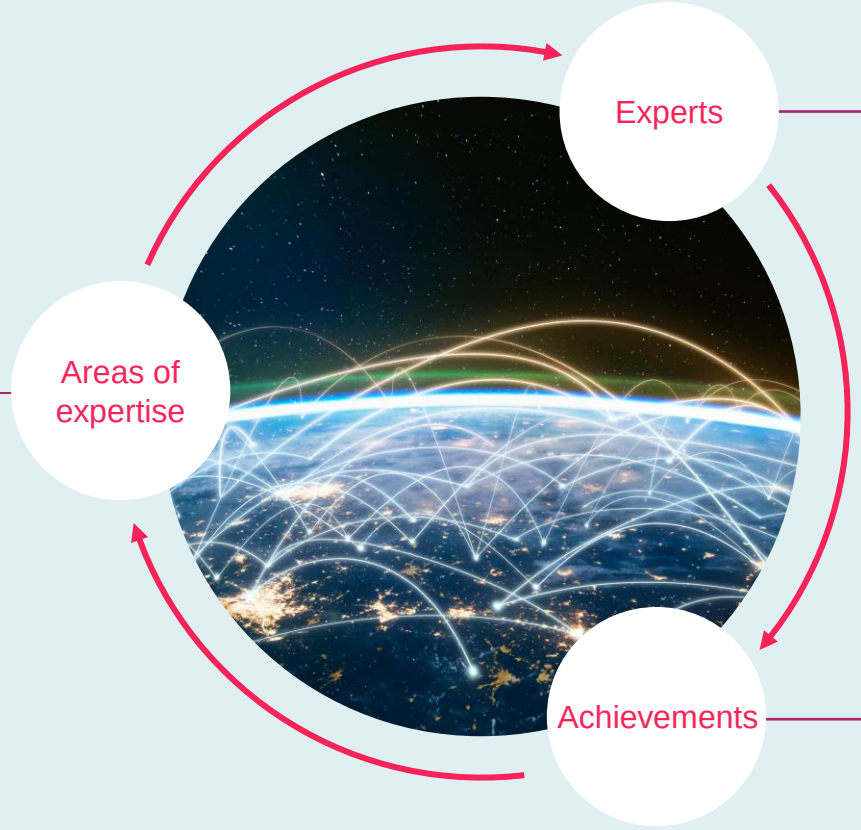
Renowned economic centre of expertise

- Innovative and unique **macroeconomic & country risk** research (240 countries with our proprietary methodology).
- Best in class **industry risks research** worldwide (18 sectors in 70 countries).
- Exclusive business **insolvencies trends and forecasts**.
- Research on **the global economic game changers**: such as the future of global trade, supply chain management, ESG risks, digitization & public policy trends.



- **A dedicated team of 10 international macroeconomists and sector experts.**
- **An editorial calendar** focused on predictive trends for risks and opportunities in order to support our clients and partners with decision making.

- **An intensive publications flow:**
  +100 publications / year
  +400 presentations to clients and public events
  +13,000 media clippings

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Committed to customer success

Voice of the Customer

Listening to shape a better experience

- We send more than 9,000 surveys per month for regular feedback.
- Over 7,000 customers take part in our annual survey.

Fast Response

Striving for consistent quality

- Customer service responds to over 60,000 requests per month, closing 95% of them within 2 days.
- Our experts answer more than 90% of credit limit requests in less than 2 days.
- We contact our detractors within 48 hours and aim to resolve any complaints within 5 working days.

Understand & Analyze

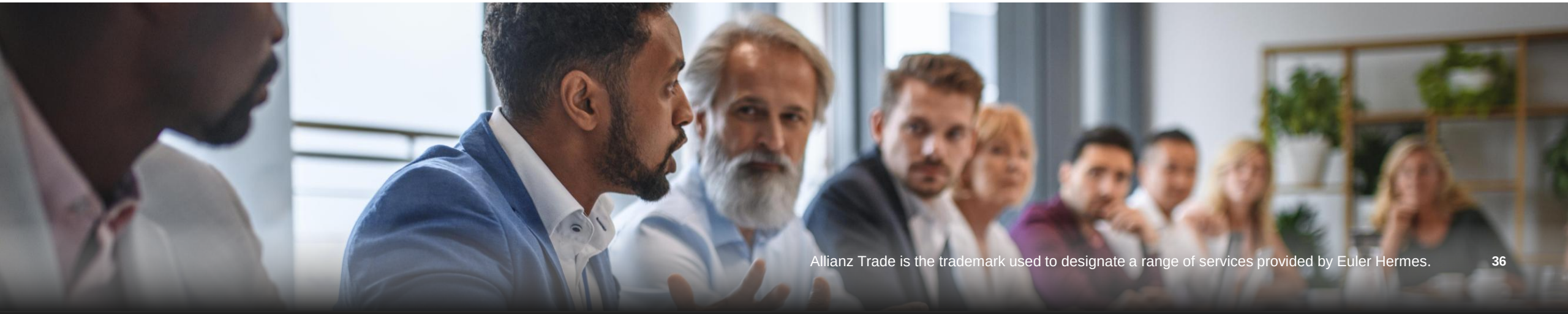
Serving you wherever you are

- A global network of Customer Experience Managers.
- The information is spread across the organization so we can collectively understand what is important to customers, why, and what can be improved.

Innovate

Delivering digital first

- Our improvement actions are set accordingly:
  each year dozens of innovative projects are carried out worldwide to make customers' life easier.
- Digital first and easy to deal with as a principle of all the solutions we deliver.



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Innovating trade finance

AI & Data science

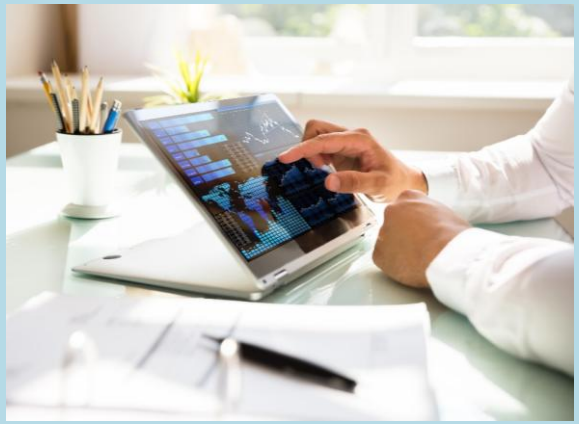
Delivering new insights at speed through accurate predictive capabilities and new data sources.

Investments and partnerships

Investing in the Fintech ecosystem and building new BNPL partnerships with banks and digital players.

Digital services

Building a digital experience and simplified processes our services and products.



Serving new markets

Insurance API dedicated to e-commerce websites and marketplaces. New digital insurance products to meet SMEs requirements for protection or growth.

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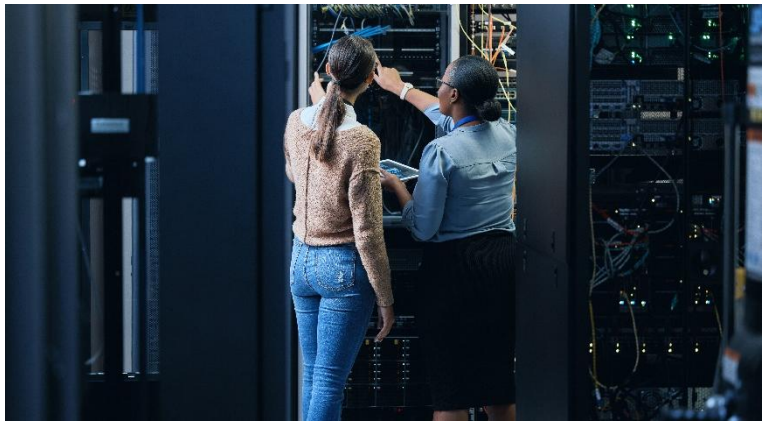
IT transformation for operational excellence



One global operating model
Unified across 6 regions with streamlined processes and organizations, leveraging digital assets throughout the value chain (customer acquisition, policy management, accounting, claims & collections).

Best-in-class digital customer experience
Dedicated customer portal Allianz Trade Online with self-service features, seamless interactions and API services to manage transactions with our customers 'systems.

Integrated systems
Quality end-to-end information flow thanks to highly integrated global IT platforms.

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04

Nurturing our talent

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We care for tomorrow.
This is the basis of our Employer Value Proposition.

As a strong global community that shares knowledge and experience, we aim to build a culture where both people and performance matter. We value inclusion, collaboration, entrepreneurship and customer centricity as much as we do results.

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People attributes that drive our culture

Collaborative Leadership

- Empower and provide purpose and direction.
- Develop people, and care for well-being.
- Collaborate and exchange best practices.

Trust

- Act with integrity and honor commitments.
- Act transparently, embrace social and environmental responsibility.
- Foster diversity and inclusiveness.

Customer & Market Excellence

- Foster state-of-the-art knowledge.
- Strive for customer excellence.
- Be the benchmark in digitalization and simplification.

Entrepreneurship

- Act on opportunities, take risks and embrace failure.
- Take ownership and responsibility.
- Embrace innovation.

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NURTURING OUR TALENTS

An international and diverse culture

90%
of our employees agree that our company ‘values diversity.’

30
geographic mobilities

380+
functional mobilities

55%
of our employees are women

44%
of our managers are women

84
nationalities

Globally EDGE* certified

(*) EDGE is the leading global assessment methodology and business certification standard for gender and intersectional equity, stands for Economic Dividends for Gender Equality

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Inclusion and growth

Lifelong Learning Culture

- One learning platform with access to unlimited content from various providers.
- Three career mobility levels: Geographical, Functional and Allianz Family.
- Cross-functional and cross-country projects and assignments.
- Fostering an innovation culture through internal contests.

Champion Diversity and Inclusion

- Campaigns to raise awareness through communications, internal events, workshops and internal networks.
- Diverse teams from different backgrounds.

Global Talent Management Process

- Annual reviews, identify rising talents. Development programs: Leadership program, mentoring, job shadowing, job swaps.

Team Empowerment

- Clarity on goals at all levels to foster commitment and accountability.
- Empower teams on the ground for faster decision-making.

Well-being at Work Initiatives

- Flexible work arrangements, regular surveys for employee feedbacks, sponsorship of local well-being ideas.

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05

Building a better tomorrow

Allianz Trade is the trademark used to designate a range of services provided by Euler Hermes.

We believe in having an impact for a better tomorrow

1

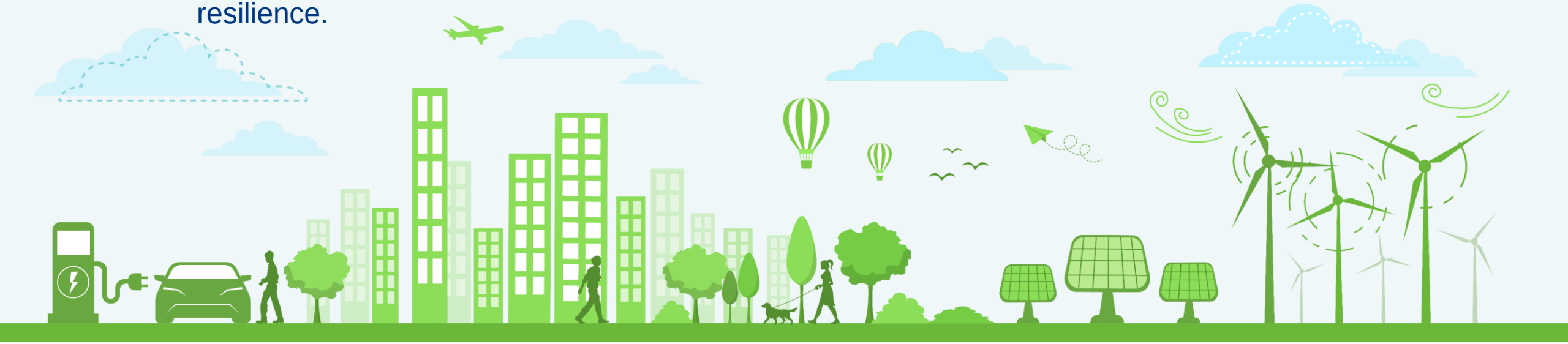
Firstly, because we believe that companies that operate sustainably develop their resilience.

2

Secondly, because as an insurer we have the ability to detect new vulnerabilities.

3

Thirdly, as a global trade enabler, we can support the transition.



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Our Sustainability strategy

We, as part of the Allianz Group, are committed to reaching **net-zero greenhouse gas emissions.** We have an ambitious target to **reduce greenhouse gas emissions from our own operations by -65% by 2030,** and **reach net-zero greenhouse gas emissions** in our **proprietary investment and business** (insurance portfolio) **by 2050**.

Our Group Strategy takes into consideration the **Double Materiality***. This means we identify material sustainability matters **by looking into both our impact on the environment and people as well as financial perspective of risks and opportunities** arising from sustainability matters**.**

Allianz Group´s sustainability performance is matched with the recognition of top ESG ratings; **AA rating in MSCI, Prime status in ISS ESG and top percentile in DJSI.**

**Double materiality refers to the consideration of both financial and non-financial impacts (environmental, social, and governance factors) on a company's performance and its reciprocal influence on the external environment.*

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Our Sustainability Roadmap

Drive sustainability integration into **governance, processes, decisions, business and operations** in support of our clients, buyers brokers, banks and employees by focusing on **two key pillars**

1. Sustainability integration in **our own business**
2. Sustainability integration in our **own operations**

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We lead by example with a clear plan

SILVER | Top 15%
ecovadis
Sustainability Rating
MAY 2024

We aim at full sustainability integration in both from our own operations and insurance business

2025

- 100% renewable electricity for our own buildings.
- Reduction of greenhouse gas emissions per employee by 50%.
- 40% reduction of travel greenhouse gas emissions.
- 100% of our global framework vendors have committed to net-zero.

2030

- Reducing our own greenhouse gas emissions by -65%.
- Fully electric corporate car fleet.
- Reduction of emission intensity in commercial insurance.

2050

- Net-zero greenhouse gas in our proprietary investment and insurance portfolio.

Ecovadis assessment for Allianz Trade Group: 69/100 – top 15% of assessed companies

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Sustainability is integrated in our daily business decisions

Energy guidelines to phase out thermal coal and phase-down oil & gas, aligned with our goal to decarbonize our commercial portfolio by 2050.

ESG integration framework ensures all transactions are screened for ESG risks along with **sensitive business areas** and for human rights violations in **sensitive countries.**

Enhanced credit risk intelligence due to the integration of sustainability in our country risk approach, as well as incorporation of transition & physical risks in our credit-worthiness assessment.

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We are committed to our social responsibility as well

EDGE Certified

- 55% of our employees are women.
- 44% of our managers are women.

+90 charities supported

- Over 300.000 EUR was donated to NGOs in 2024.

NGO-only products

- Supporting NGOs with a dedicated policy that covers international funds where risk of confiscation is elevated for a nominal premium.

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Climate change, and society’s response, is revealing new dynamics, new regulation, new risks and new standards, and every company has to rise to the challenge. They are impacting our role as insurer, employer and corporate citizen. With our plan, we want to create more virtuous cycles and foster more sustainable growth.

Florence Lecoutre, Member of the Board of Management

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Allianz Trade

Our in-depth knowledge of markets and economic cycles, combined with our predictive analytics applied to the largest set of company data, will always allow us to position our clients one step ahead. Our dedication, passion and unwavering commitment are at the service of our customers to help them grow safely.

Aylin Somersan Coqui, CEO

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Thank you!

Disclaimer

This document includes forward looking statements, such as prospects or expectations, that are based on management's current views and assumptions and subject to known and unknown risks and uncertainties Actual results, performance figures, or events may differ significantly from those expressed or implied in such forward looking statements. Deviations may arise due to changes in factors including, but not limited to, the following (I) the general economic and competitive situation in the Allianz Group's core business and core markets, (II) the performance of financial markets (in particular market volatility, liquidity, and credit events), (III) the frequency and severity of insured loss events, including those resulting from natural catastrophes, and the development of loss expenses, (IV) mortality and morbidity levels and trends, (V) persistency levels, (VI) particularly in the banking business, the extent of credit defaults, (VII) interest rate levels, (VIII) currency exchange rates, most notably the EUR/USD exchange rate, (IX) changes in laws and regulations, including tax regulations, (X) the impact of acquisitions including and related integration issues and reorganization measures, and (XI) the general competitive conditions that, in each individual case, apply at a local, regional, national, and/or global level. Many of these changes can be exacerbated by terrorist activities.

No duty to update
The Allianz Group assumes no obligation to update any information or forward looking statement contained herein, save for any information we are required to disclose by law.