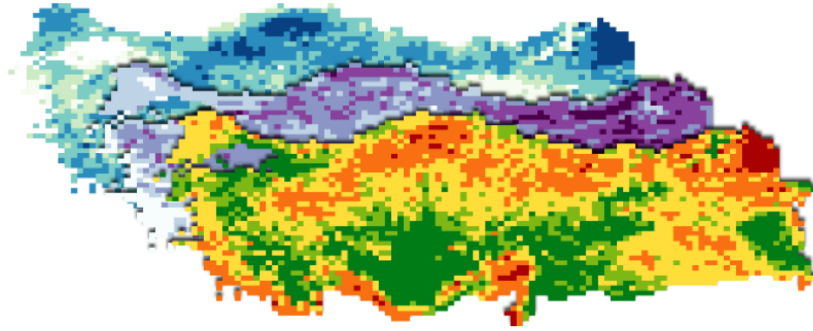


Meteorological Risks Under Allianz Insurance Control!

Allianz Turkey – Allianz Technical and Risk Engineering

The foundation of our work in the insurance industry is based on risk management. For this reason, as an industry, we look at the possible risks with a long-term foresight and we are always prepared for the measures that should be taken before the risk occurs. As Allianz Turkey, in many of our corporate facilities; We examine how measures are taken against risks such as earthquakes, floods, storms and hail in the context of natural disasters, both through site visits and within the framework of standards. After these examinations, we mature together the additional measures that can be taken in order to minimize the risks of our customers.



Türkiye İklim Verilerine Dayalı Risk Haritaları

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In this regard, we determine the risk of investment areas by feeding from many national and international sources. As well as understanding the risks that institutions are exposed to in the face of disasters, it is essential to understand disasters correctly and to make the right decisions from this perspective. We are now observing concretely that many processes, including climate change and globalized economic development, create new interconnected risks. Global climate change and the increase in the number of natural disasters related to this change; closely related to the insurance industry. According to the World Economic Forum (WEF) 2020 Global Risks Report, all of the top 5 risks that are listed according to their probability of occurrence are related to the environment and climate change. Climate change is among the top 10 risks in the Allianz 2021 Risk Barometer, which focuses on the biggest risks in the business world.

At the point we have reached today, being able to read the weather data reasonably, especially in terms of the risks that climate change will cause or bring, provides an advantage in risk determination. "UrClimate Score" that we prefer to use; It is an innovative and complementary data platform that offers risk score data and risk maps prepared with historical hourly weather data for many years. This application, which allows us to see the risk scoring for various weather conditions such as hail, precipitation and lightning throughout the country, on the basis of location, month and year, is valuable in terms of seeing where the change will evolve in the coming years by looking at the trends. For example, knowing the wind potential of a wind facility investment is critical in calculating credit opportunities and payback periods, while being able to determine

the risk about weather conditions other than wind is just as important. Providing insight as to what level of lightning intensity the location has constitutes the confidence of a sound decision in insurance policy costs and investments. Transferring the responsibility to the reinsurance companies as a result of risk maps presented with scientific infrastructure, as well as such matters that are jointly acted with by the investor side, has an advantage in meeting possible threats. We believe that it will be possible to determine the risks according to the weather conditions, down to the street details, thanks to the high resolution database offered.



Earthquake and Fire Research Center in Turkey

As Allianz Turkey, which is with its customers at every moment, we have accelerated our consultancy services to reduce the risks of our customers with the 'Allianz Technik' Earthquake and Fire Test and Training Center. In our center, which we see as an important step in raising social risk awareness in Turkey and protecting our national wealth, information activities are carried out against earthquakes and fires. Earthquake and fire tests are carried out for the industry, and professional risk consultancy services are provided. Our cooperation with Allianz Teknik will provide durability and stability to the institutions we support, and then to all manufacturers and operators in the sector.