

The background of the entire slide is a photograph of two men in business attire sitting on a wooden pier. They are facing each other and appear to be in conversation. The man on the left is wearing a light blue blazer and light-colored trousers, and is holding a tablet. The man on the right is wearing a checkered shirt and dark trousers, and is holding a coffee cup. In the background, a large body of water is visible, with a dense city skyline of skyscrapers under a clear blue sky.

Going Global with HDI Global

International Programmes
and HDI Global Network

Overview

01 New Department “International Programmes”

02 HDI Global Network

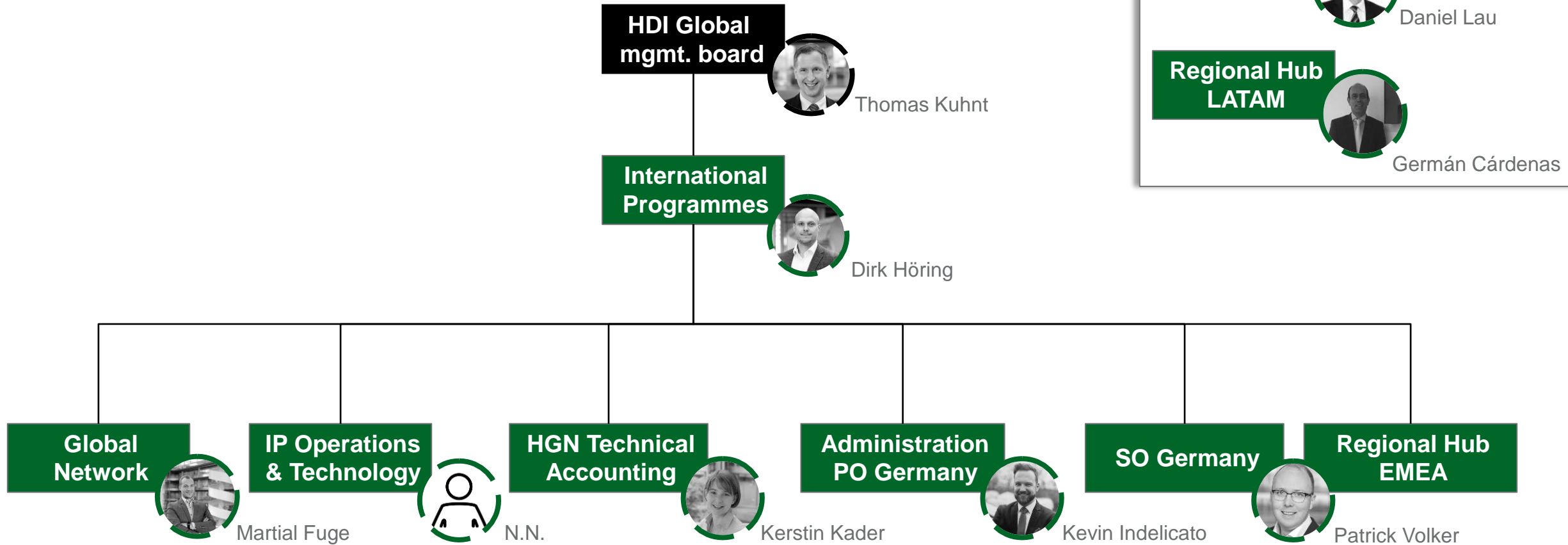
03 HDI Global – Talanx Industrial Lines

04 Talanx Group

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New Department “International Programmes”

New Hanover homeoffice department for international programmes



Main responsibilities & tasks of the new team



Global Network

- Management of partner network with >200 worldwide partners in **175+ countries**
- Monitor HDI Global **network & service standards**
- Sustain the IP super user community and provide training for **>1,000 IP professionals**



IP Operations & Technology

- Develop and maintain **IP tool-stack** (e.g. IP Web) and **internal & external APIs**
- Provide **first level support** and encourage **best practice sharing** among producing & servicing offices
- Analyze, optimize and harmonize **IP products & processes** to enhance operational effectiveness



HGN Technical Accounting

- Execution of **payment processes** with HDI Global network partners for IPs
- Payment reminder and **dunning of outstandings**
- Reconciliation of **accounting differences** between HDI Global network and intercompany partners



Administration PO Germany

- Portfolio management **German indirect IP business**
- Process for **incoming reinsurance** settlements with third parties
- Reinsurance alimentation and accounting **outgoing reinsurance** (panel and captive)



SO Germany

- **Policy issuance** for all LoBs on behalf of foreign producing offices
- **Transferring policies and claims** to HDI Global network portal for German producing offices



Regional Hub EMEA

- **Operational interface** between the producing offices and **external EMEA network partner**
- Contact for all questions regarding **partners and country specifics for EMEA**

Key contacts for international programmes in Hanover homeoffice of HDI Global



Dirk Höring
Head of International Programmes

 +49 (172) 2561483

 Dirk.Hoering@hdi.global



Martial Fuge
Head of Global Network

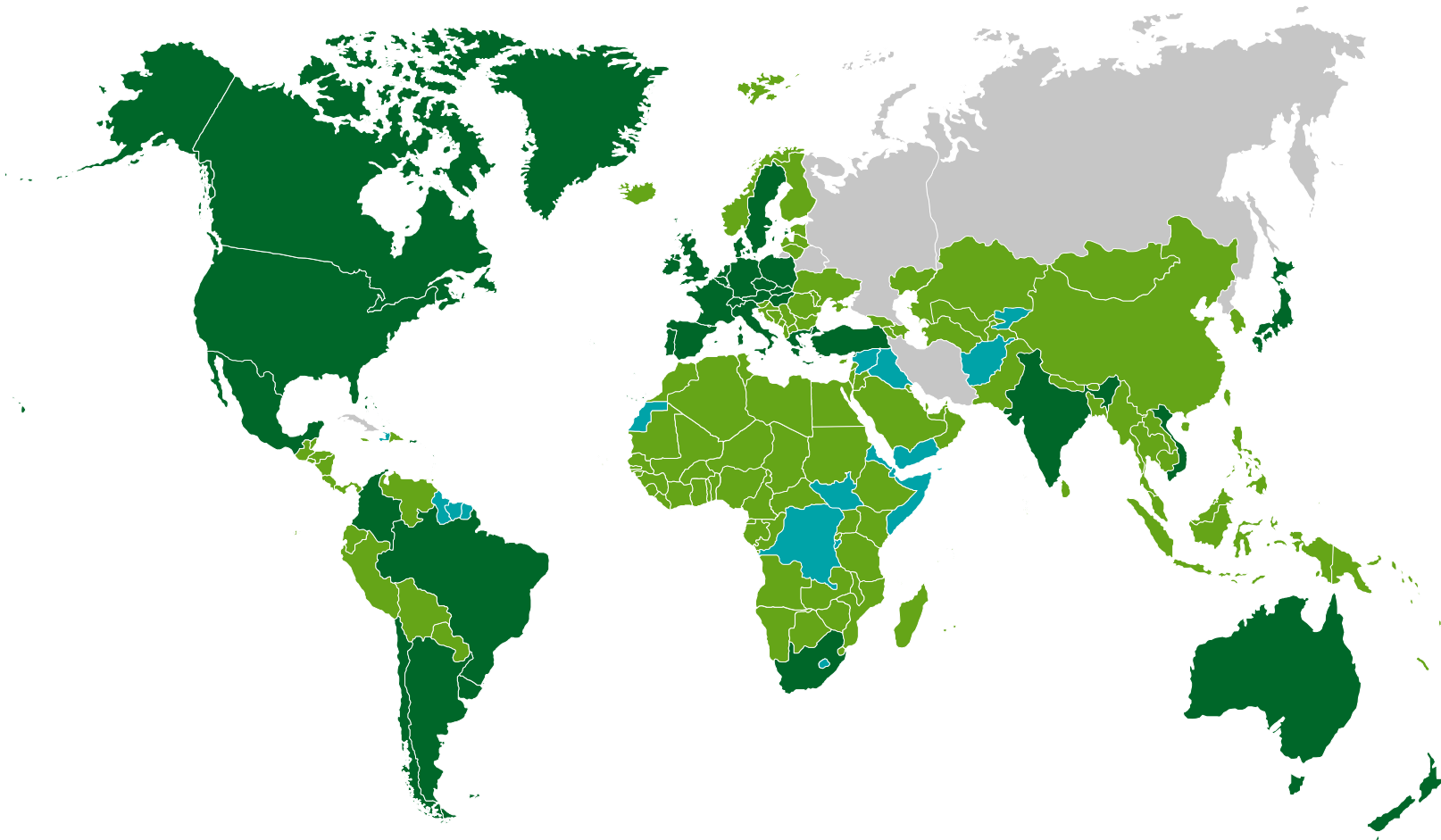
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HDI Global Network

HDI Global Network – Service Capabilities in over 175 countries



- 175+ countries within our Global Network
- HDI entities in 39 countries
- In countries without HDI entity, our network is supported by regional hubs, such as Hong Kong (Asia-Pacific), Mexico (Latin America) and Hannover / Germany (EMEA)
- Regional hubs provide consistency of service to our clients and broker partners irrespective of our physical presence in a certain market
- Via our network and hubs, we can check local market risk appetite and capability with one touch

Source:
Global Network
October 2023

■ Talanx Primary Insurer: 39 countries
■ Network Partner (may vary depending on LoB)
■ Individual solution possible

HDI Industrial lines – Key Figures 2022

39

countries with HDI entities



175+

countries worldwide where HDI Global SE is active through our network



~5,000

lead international programmes

>27.500

local policies produced

>1.3 bn EUR

GWP (local policies only) of the HDI Global Network

>1,000

IP professionals in underwriting, administration and claims worldwide



>30

producing offices globally

IP-Web puts you in control – Keep track of your international programme

24 h
Online Access
English and German

Overview
All relevant data of your
International Programme

**Premiums and
collection, policies,
claims** (loss ratio)



**Management
Summary**
at a glance

Supports you in handling
your International
Programme



Up to 10 years
historic information

Download
reports in Excel & PDF



Updated daily:
Policy wording and
collected premiums

Updated weekly:
Policy and claims data



**Worldwide
all locations**

HDI Global as your international insurance partner



- Flexible, client-oriented approach to structuring programmes and premium payment
- One-stop-shop with underwriter as key decision maker for the whole programme
- Service-oriented network with dedicated individuals to deal with all the needs of clients locally
- Local support in over 175 countries via our HDI Global Network
- Our regional hubs support our network partners in Asia-Pacific, EMEA and Latin America and are based in those respective time zones for continuity and consistency of service
- Our professional IP experts understand the regulations and hurdles in conducting business in each country
- Direct access to our IP experts

Captive insurance and international programmes



- Insurance company that is set up and wholly owned by a noninsurance company
- Acts as a direct insurer or reinsurer for a parent company and its subsidiaries.
- Primary purpose: reduce the company's total cost of risk.
- Often integral part of a company's IP
- Can also cover local risks or be used in a purely domestic structure
- Great alternative risk transfer method for large multinational organisations with high existing premiums
- Better value than traditional risk transfer products when evaluated against an organisation's insurance cost

Claims management in an international programme



- Decades of international experience and knowledge alongside our local presence and expertise in local regulations
- Ability to reduce complexity and uncertainty in claims process
- Complex claims benefit from the technical expertise available from large global insurance companies like HDI Global
- Knowledge of specialist claims handlers located worldwide
- Ability to recommend firms providing specialist professional services in local markets to work on our client's behalf
- Collaborative work with an array of global loss adjustors to ensure rapid claims settlement and appropriate indemnification

HDI Risk Consulting prevention is your best insurance



Active risk engineering for risk mitigation

- Making your business more secure and increasing your protection for critical areas like Production, logistics and IT.
- Supporting you to establish an effective risk engineering processes.
- Helping you to identify risks and recommending suitable measures for minimising these risks.

Global support from risk engineers

- A global network present in 21 countries
- Access to over 170 engineers and specialists
- On-site advice from risk engineers
- Risk Consulting via HDI Remote App
- Comprehensive overview available any time with our GREEN 4.0 web application

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**Talanx Industrial Lines Division
(incl. HDI Global SE)**

HDI Industrial lines

Key figures 2022

8.9 bn EUR

Gross written premium worldwide
(IFRS 4)



5 continents



17.9 %

Growth in gross written premium

252 m EUR

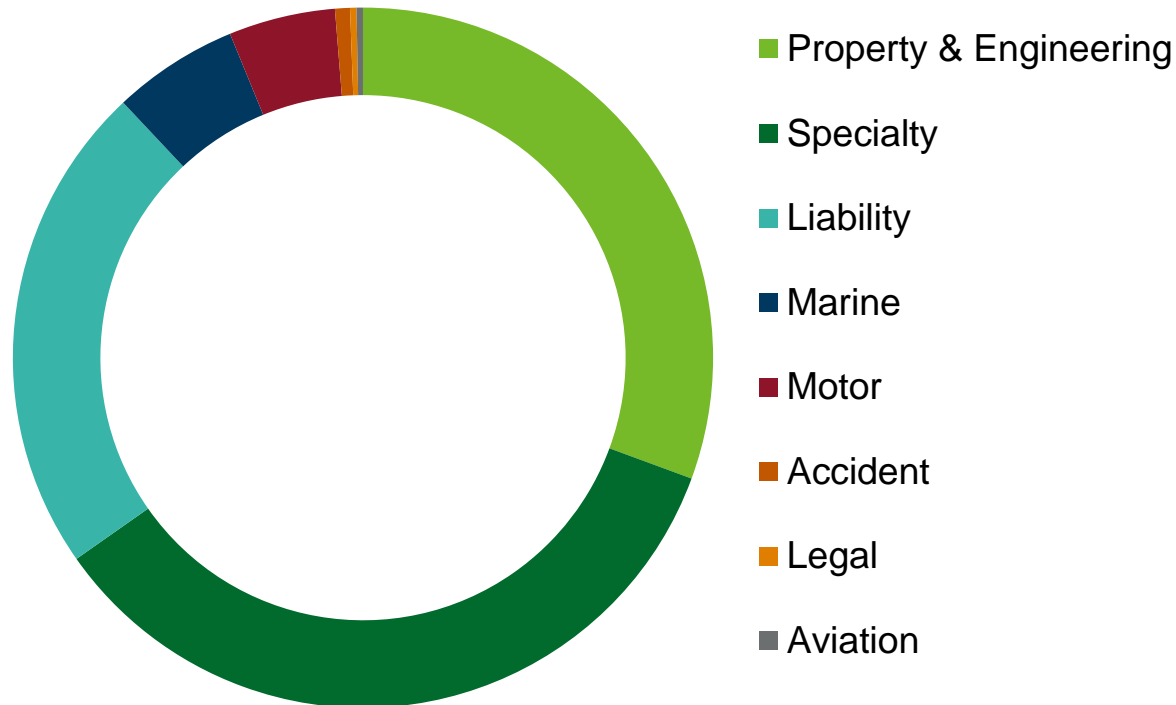
Operating profit (EBIT)

4,500

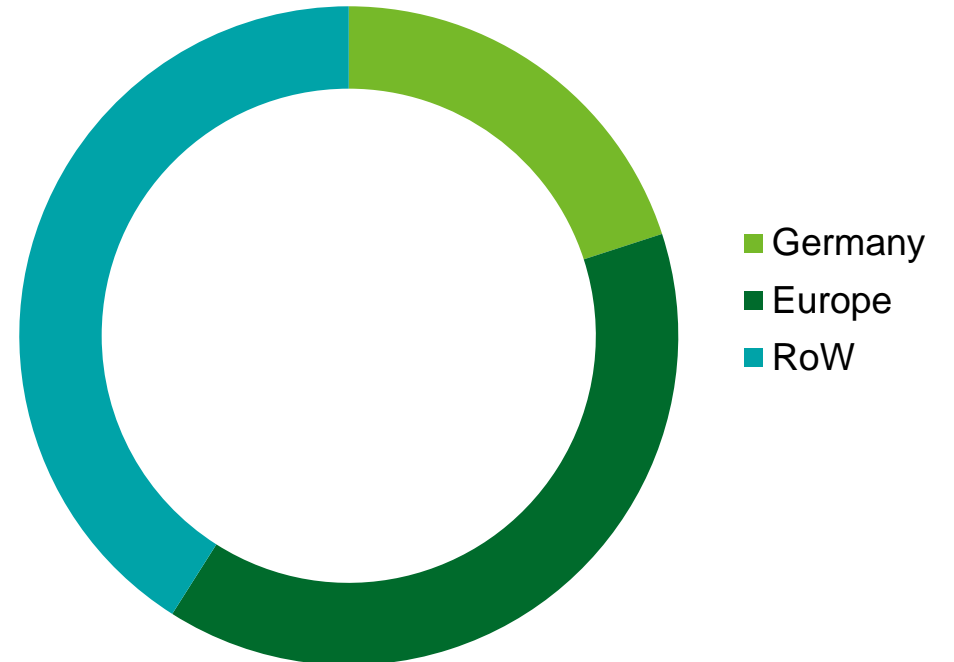
employees worldwide

HDI Industrial Lines – Key Figures 2022

GWP: split by lines of business



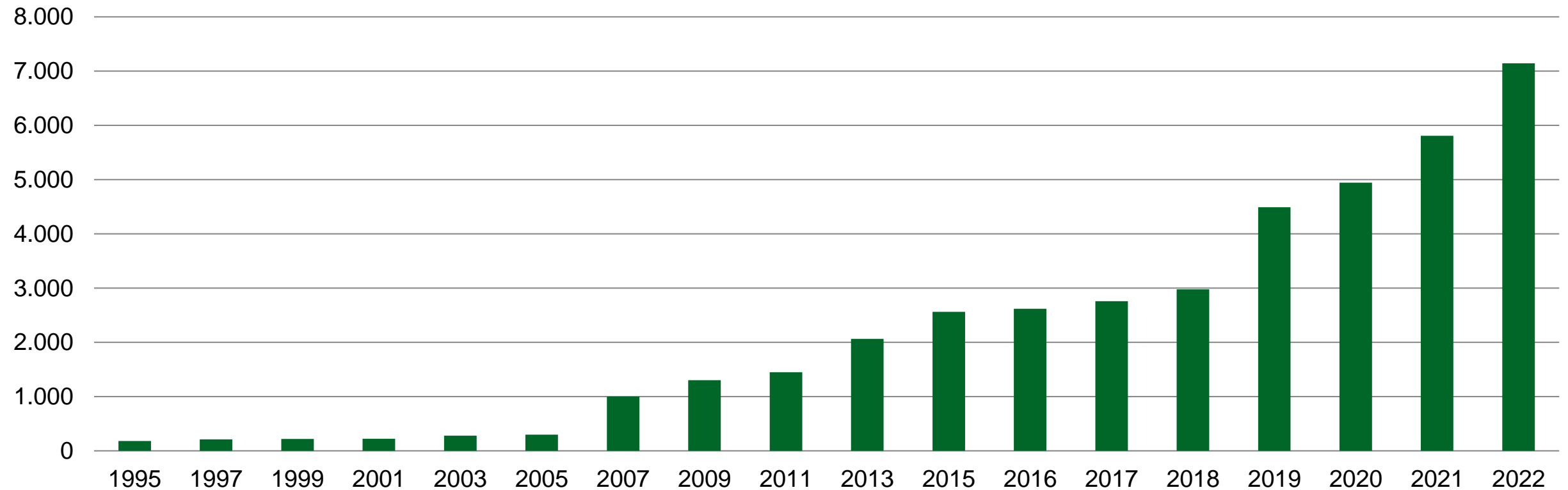
GWP: Geographic split



Talanx Industrial Lines Division Industrial Lines* Globalization

Consolidated GWP excl. Germany

in EUR millions



* Includes HDI Global SE and subsidiaries

HDI

A tradition-steeped company

First established by the German insurance sector solely as a liability insurer for the country's industrial companies, HDI has evolved into an international insurance group.



1904

The first company in what was to become the Gerling Group opens its doors.



2006

Talanx AG acquires the Gerling companies



1903

The Haftpflichtverband der Deutschen Industrie (HDI) is established

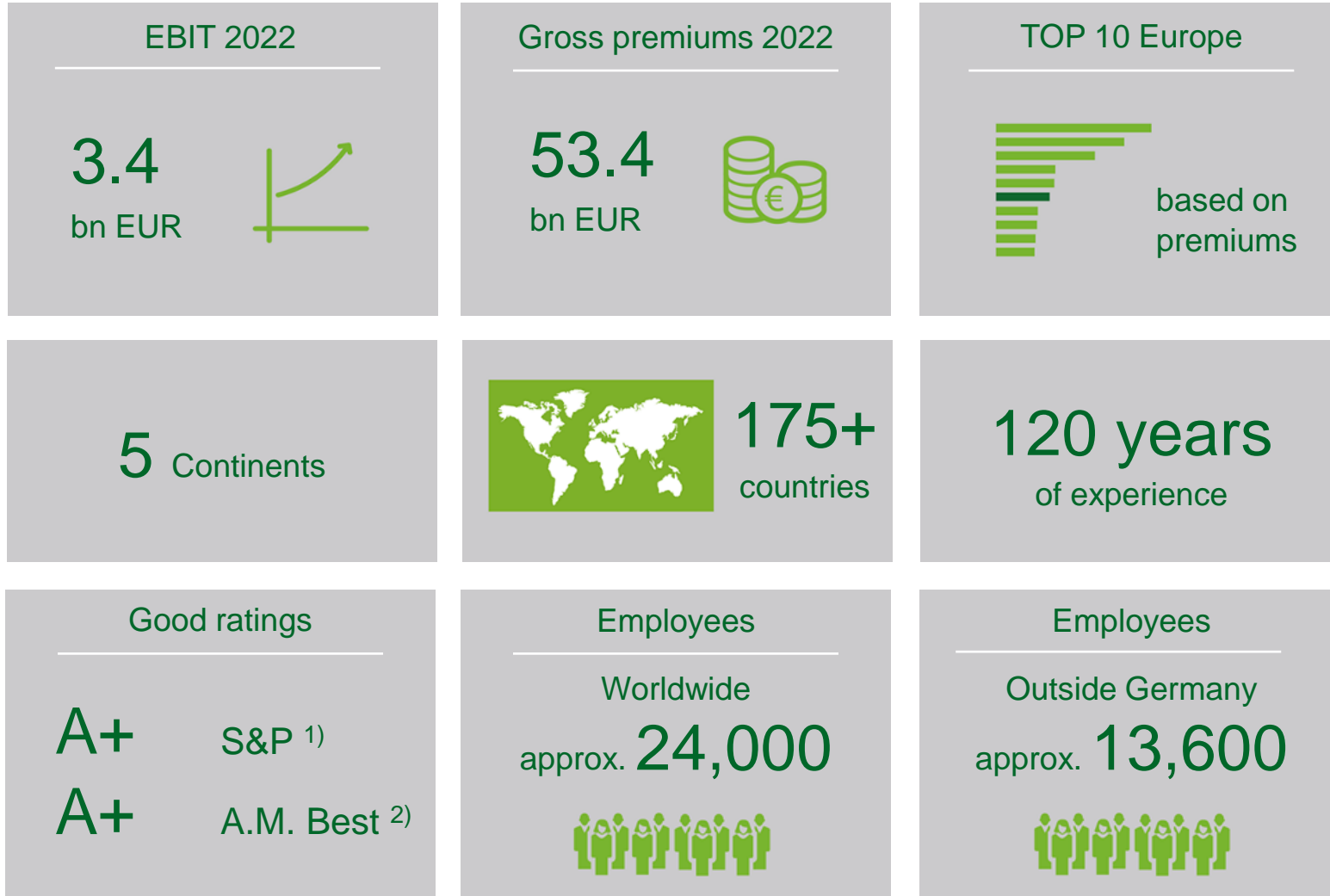
Writing history together

Traditionally different

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The Talanx Group

The Talanx Group at a glance



1) Talanx Primary Insurance Group
2) Talanx AG and various subsidiaries

The Talanx Group

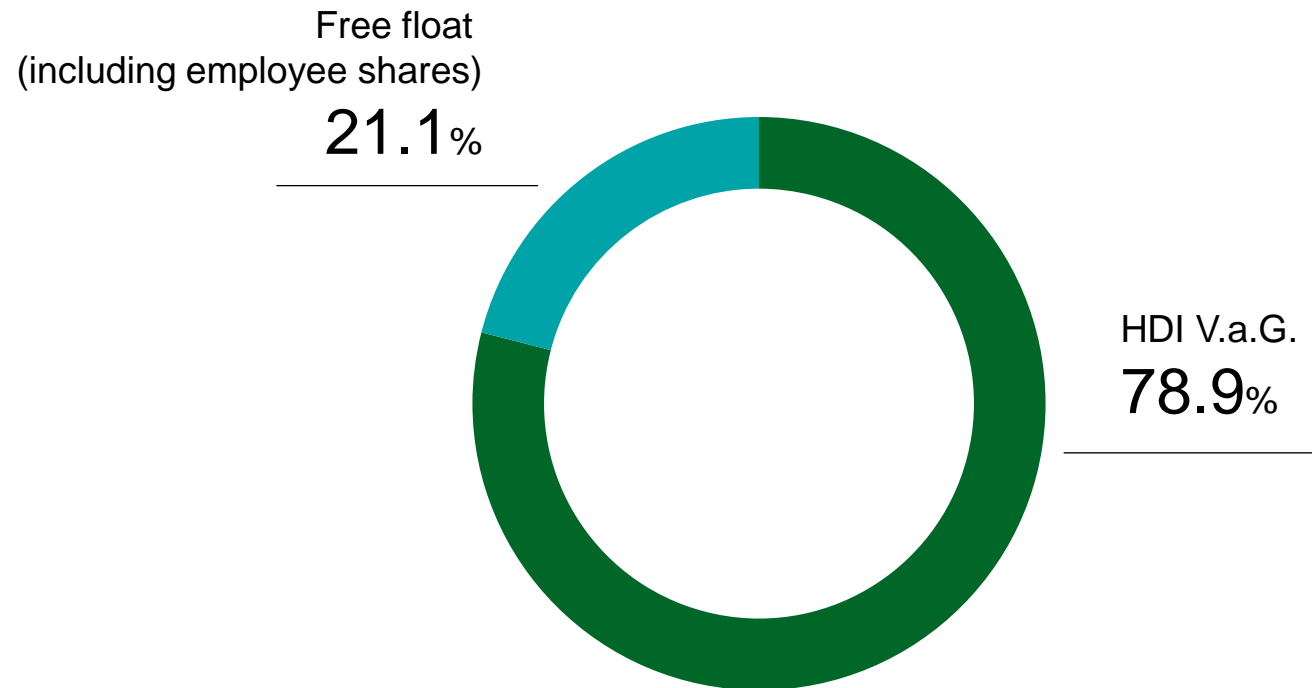
2022 among the 6 largest insurance providers in Europe

Rank		Gross premiums ¹ (EUR billion)	
2022	2021		
1	2	Allianz	94.2
2	1	Axa	93.2
3	3	Generali	79.8
4	4	Munich Re	67.1
5	5	Zurich	53.1
6	6	talanx.	52.5
7	7	Swiss Re	45.3
8	8	BNP Parib. Cardif	25.3
9	9	Crédit Agricole Ass.	25.2
10	-	Mapfre	24.5

1) Excl. savings elements of premiums from unit-linked life and annuity insurance; For Swiss Re and Zurich, currency translation is based on average exchange rates 2022 | Source: Company publications, as at 06 June 2022

The Talanx Group Shareholder structure

As of 31 December 2022 Talanx AG's share register comprised 41,548 private and institutional shareholders.



The Talanx Group

The Talanx Group can look back on **120 years** of experience, yet we are a young, dynamic company



Talanx is active in about more than **175 countries** with a workforce numbering about **24,000 employees** as of year-end 2022



Talanx **headquarters** is based in **Hannover**



Talanx Group: Five business areas

Industrial Lines

Retail Germany

Retail International

Reinsurance

Financial Services