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How does Allianz set itself apart from other insurers in the region?

Today, we are active in 16 markets in the region and serve the needs of more than 21 million customers across Asia Pacific and via multiple distribution channels. In Asia, Allianz is investing in growth in many dimensions, including entering new markets, expanding distribution capabilities, digital partnerships and platforms.

Asia is one of Allianz's key growth regions and we see significant opportunities across Asia. Our recent research shows premiums last year in the property and casualty sector outgrew the global trend, 7.5% versus 4.7%. In addition, the region is expected to contribute 60% to global premium insurance growth over the next decade.

With this in mind, the past 18 months have seen many significant developments for our Allianz Asia operations. For instance, we continued to expand our P/C footprint, with our business now working alongside more than 50 digital partners in the region. In addition, we further advanced our digital strategy through our announcement earlier this year to enter the Vietnam general insurance market.

It's an exciting time for Allianz in Asia and I'm confident that by putting digital at the heart of our regional strategy, we are well-placed to increase access to protection solutions for the underbanked and underinsured in the region.

What is an ongoing challenge your team faces within ASEAN?

Asia is a dynamic region, with vastly different needs across countries – none more so than in the ASEAN bloc. With this in mind, Allianz must ensure we are responding accordingly to differing cultures and meeting those varying needs.

We know that very few people wake up in the morning thinking about insurance when they have many other priorities to consider. But, it is our responsibility to maximize our own innovation and deliver for local residents - ensuring they can have access to the insurance services they need at a cost they are willing to pay. The challenges are vast, but the role we can play is significant and the digitalization of our business will help us get there.

Could you share with us which is your favourite CSR initiative at Allianz?

I would like to specifically call out our work with the SOS Children's Village.

In addition to supporting projects providing children with individual support, our risk management expertise is helping to turn children's villages into safe ports of call for local communities in the event of a catastrophe, or offering cyber security trainings to young people and SOS staff. The partnership is part of Allianz' "Encouraging Future Generations" programme and is designed to promote social inclusion. It aims to empower young people to shape a secure future, providing them with better opportunities, skills and networks.

Most recently, we have launched the Allianz World Run 2019, which brings together employees from across the globe in competition to see which market can walk, hike or run the furthest over the summer. I'm delighted to share that all monies raised will go to support the global efforts of the SOS Children's Village and the great work they undertake.

What is a lesser known fact about your job that people might not know?

There are many aspects to share, but most importantly my role is both interesting and fun. A big part of my role is to regularly travel across the region which allows me to experience the diversity Asia has to offer – a vibrant, melting pot of multiculturalism in action. Above all, I take great pride in working alongside a diverse group of talented and dedicated colleagues from all walks of life, which I find incredibly fulfilling.

Any exciting projects in the pipeline that consumers can look forward to?

We are always looking at new and innovative ways to support customers with their protection needs and the evolution of micro-insurance shows significant potential. Micro-insurance will provide products and services to people in local communities that in the past have not been able to access or afford insurance. The benefits are vast, not least by increasing insurance literacy and closing the protection gap.

I strongly believe that the time has finally come for micro-insurance, as we now have the digital means and capabilities to make it financially viable. Today we can use digital platforms for distribution, policy servicing and claims management thus reducing costs and optimising benefits for the customer. As Allianz we have established successful micro-insurance partnerships with GoJek, BIMA and others which are based on this digital micro-insurance concept. More is to come.

Generally, I would say that this is a very exciting time for those working in the industry who are driven by the true purpose of insurance and to see how insurance can change people's lives for the better.