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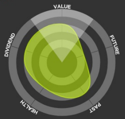
Hi, Oliver

COMPANY REPORT

Allianz SE
DB:ALV



Management | News | Info

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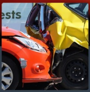
Ideas

Potentially undervalued



Allianz

HOME › DE › INSURANCE

LAST UPDATED 2019/05/02 21:05

Allianz SE, together with its subsidiaries, provides property-casualty insurance, life/health insurance, and asset management products and services worldwide. The last earnings update was 55 days ago. More info.

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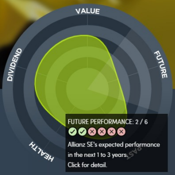
ALV
DB

€90B
MARKET CAP



FUTURE PERFORMANCE: 2 / 6

✓ ✓ ✗ ✗ ✗ ✗

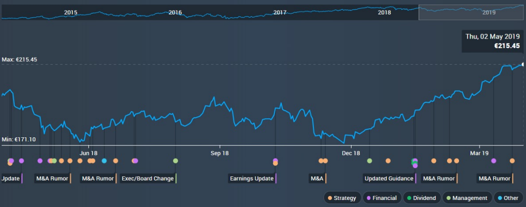
Allianz SE's expected performance in the next 1 to 3 years.
Click for detail.

SNOWFLAKE DESCRIPTION

Good value with proven track record and pays a dividend.

ALV SHARE PRICE AND EVENTS

1M | 3M | 1Y | 3Y | 5Y | Max



Thu, 02 May 2019
€215.45

7 DAY RETURNS

1%	0.7%	-0.1%
DB:ALV	DE INSURANCE	DE MARKET

1 YEAR RETURNS

8.8%	9.2%	-7%
DB:ALV	DE INSURANCE	DE MARKET

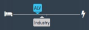
ALV SHAREHOLDER RETURN

	7 Day	30 Day	90 Day	1 Year	3 Year	5 Year
Allianz (ALV)	1%	7.1%	15.9%	8.8%	54%	77.1%
DE Insurance	0.7%	6%	14%	9.2%	39.1%	61.1%
DE Market	-0.1%	4.5%	7.9%	-7%	15.6%	15.8%

1 YEAR RETURN VS INDUSTRY AND MARKET

✓ ALV outperformed the Market in Germany which returned -7% over the past year.

PRICE VOLATILITY



5YR VOLATILITY VS MARKET

RELATED COMPANIES

Münchener Rückversicherungs
DB:MUV2
Add | Compare

Berkshire Hathaway
NYSE:BRK.A
Add | Compare

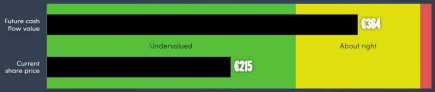
JPMorgan Chase
NYSE:JPM
Add | Compare

VALUE

✓ ✓ ✓ ✓ ✗ ✗

Is Allianz undervalued based on future cash flows and its price relative to the stock market?

INTRINSIC VALUE BASED ON FUTURE CASH FLOWS



Raw Data

CURRENT DISCOUNT

41% Share price is €215.45 vs Future cash flow value of €363.85

CURRENT DISCOUNT CHECKS

✓ Allianz's share price is below the future cash flow value, and at a moderate discount (> 20%).

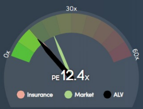
✓ Allianz's share price is below the future cash flow value, and at a substantial discount (> 40%).

PRICE RELATIVE TO MARKET

PRICE BASED ON PAST EARNINGS

PRICE BASED ON EXPECTED GROWTH

PRICE BASED ON VALUE OF ASSETS



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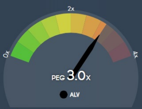
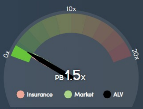
✓ Allianz is good value based on earnings compared to the DE Insurance industry average.

✓ Allianz is good value based on earnings compared to the Germany market.



Raw Data

✗ Allianz is poor value based on expected growth next year.



Raw Data

✗ Allianz is overvalued based on assets compared to the DE Insurance industry average.

Show me more potentially undervalued companies in the Insurance industry →

FUTURE PERFORMANCE

✓ ✓ ✗ ✗ ✗ ✗

ⓘ How is Allianz expected to perform in the next 1 to 3 years based on estimates from 17 analysts?

4.2% Expected annual growth in earnings.

EARNINGS GROWTH VS LOW RISK SAVINGS

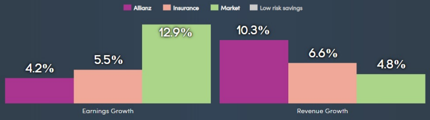
✓ Allianz's earnings growth is expected to exceed the low risk savings rate of 0.2%.

GROWTH VS MARKET CHECKS

✗ Allianz's earnings growth is positive but not above the Germany market average.

✓ Allianz's revenue growth is expected to exceed the Germany market average.

ANNUAL GROWTH RATES COMPARISON



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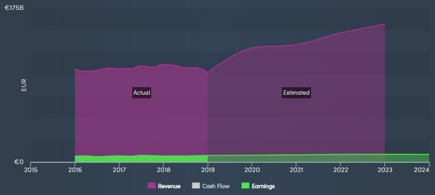
ANALYSTS GROWTH EXPECTATIONS



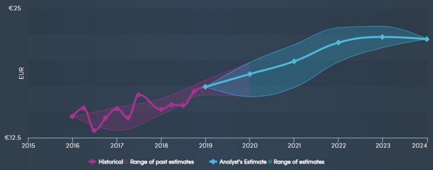
Raw Data

HIGH GROWTH CHECKS

✗ Allianz's earnings are expected to grow by 4.2% yearly, however this is not considered high growth (20% yearly).

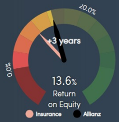
✗ Allianz's revenue is expected to grow by 10.3% yearly, however this is not considered high growth (20% yearly).

PAST AND FUTURE EARNINGS PER SHARE



Raw Data

PERFORMANCE IN 3 YEARS



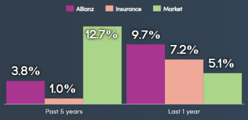
✗ Allianz is not expected to efficiently use shareholders' funds in the future (Return on Equity less than 20%).

PAST PERFORMANCE

✓ ✓ ✓ ✓ ✗ ✗

How has Allianz performed over the past 5 years?

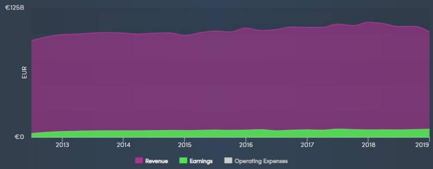
PAST EARNINGS GROWTH



PAST EARNINGS GROWTH ANALYSIS

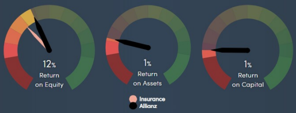
- ✓ Allianz's year on year earnings growth rate has been positive over the past 5 years.
- ✓ Allianz's 1-year earnings growth exceeds its 5-year average (9.7% vs 3.8%)
- ✓ Allianz's earnings growth has exceeded the DE Insurance industry average in the past year (9.7% vs 7.2%).

EARNINGS AND REVENUE HISTORY



Raw Data

PERFORMANCE LAST YEAR



- ✗ Allianz has not efficiently used shareholders' funds last year (Return on Equity less than 20%).
- ✗ Allianz used its assets less efficiently than the DE Insurance industry average last year based on Return on Assets.
- ✓ Allianz has improved its use of capital last year versus 3 years ago (Return on Capital Employed).

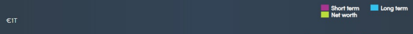
Show me more strong past performing companies in the Insurance industry →

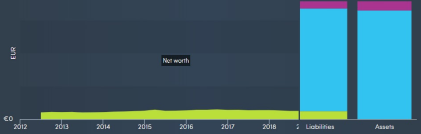
HEALTH

✓ ✓ ✓ ✗ ✗ ✗

How is Allianz's financial health and their level of debt?

NET WORTH

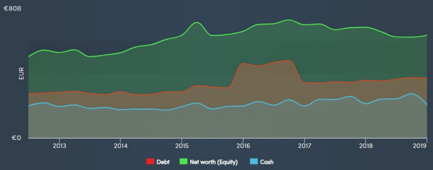




- ✓ Allianz is able to meet its short term (1 year) commitments with its holdings of cash and other short term assets.
- ✗ Allianz's long term commitments exceed its cash and other short term assets.

BALANCE SHEET

HISTORICAL DEBT



Raw Data

- ✗ Allianz's level of debt (57.9%) compared to net worth is high (greater than 40%).
- ✗ The level of debt compared to net worth has increased over the past 5 years (54% vs 57.9% today).
- ✓ Debt is well covered by operating cash flow (69.6%, greater than 20% of total debt).
- ✓ Interest payments on debt are well covered by earnings (EBIT is 10.3x coverage).

DIVIDENDS

✓ ✓ ✓ ✓ ✗ ✗

What is Allianz's current dividend yield, its reliability and sustainability?

ANNUAL DIVIDEND INCOME

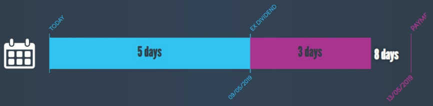
4.18% Current annual income from Allianz dividends. Estimated to be *4.64%* next year.

DIVIDEND AMOUNT

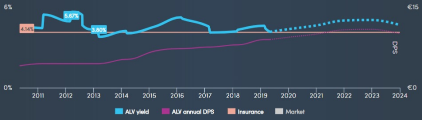
- ✓ Allianz's pays a higher dividend yield than the bottom 25% of dividend payers in Germany (1.44%).
- ✓ Allianz's dividend is above the markets top 25% of dividend payers in Germany (3.7%).

UPCOMING DIVIDEND PAYMENT

Purchase Allianz before the 'Buy Limit' to receive their next dividend payment.



ANNUALIZED HISTORICAL AND FUTURE DIVIDENDS

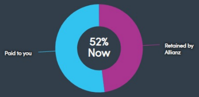


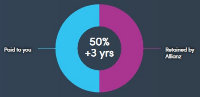
Raw Data

- ✗ Whilst dividend payments have been stable, Allianz has been paying a dividend for less than 10 years.
- ✗ Dividend payments have increased, but Allianz only paid a dividend in the past 9 years.

CURRENT PAYOUT TO SHAREHOLDERS

FUTURE PAYOUT TO SHAREHOLDERS





✓ Dividends paid are covered by earnings (1.9x coverage).

✓ Dividends after 3 years are expected to be covered by earnings (2x coverage).

Show me more dividend paying companies in the Insurance industry →

MANAGEMENT

ⓘ What is the CEO of Allianz's salary, the management and board of directors tenure and is there insider trading?

CEO

Oliver Bäte

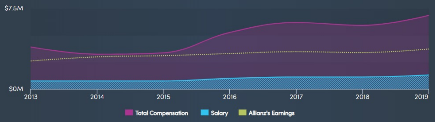
COMPENSATION **€6,868,000**

AGE **53**

TENURE AS CEO **4 years**

CEO BIO ›

CEO COMPENSATION ?



✓ Oliver's compensation has been consistent with company performance over the past year.

! Oliver's remuneration is higher than average for companies of similar size in Germany.

MANAGEMENT TEAM TENURE

Average tenure and age of the Allianz management team in years:

3.4 AVERAGE TENURE

55.5 AVERAGE AGE

✓ The tenure for the Allianz management team is about average.

MANAGEMENT TEAM ›

BOARD OF DIRECTORS TENURE

Average tenure and age of the Allianz board of directors in years:

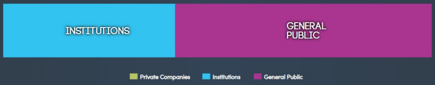
2 AVERAGE TENURE

58 AVERAGE AGE

! The average tenure for the Allianz board of directors is less than 3 years, this suggests a new board.

BOARD OF DIRECTORS ›

WHO OWNS THIS COMPANY?



RECENT INSIDER TRADING ?

⊖ No 3 month insider trading information.

RECENT INSIDER TRANSACTIONS

Announced	Type	Name	Entity	Role	Start	End	Shares	Max Price (€)	Value (€)

NEWS

SIMPLY WALL ST NEWS

Three Things You Should Check Before Buying Allianz SE (FRA:ALV) For Its Dividend

Dividend paying stocks like Allianz SE (FRA:ALV) tend to be popular with investors, and for good reason - some research shows that a significant amount of all stock market returns come from reinvested dividends. ... In this case, Allianz likely looks attractive to dividend investors, given its 4.2% dividend yield and nine-year payment history. ... Click the interactive chart for our full dividend analysis

Simply Wall St - 12 hours ago – Full article

Allianz SE (FRA:ALV): Has Recent Earnings Growth Beaten Long-Term Trend?

Today I will examine Allianz SE's (FRA:ALV) latest earnings update (31 December 2018) and compare these figures against its performance over the past couple of years, in addition to how the rest of ALV's industry performed. ... Did ALV beat its long-term earnings growth trend and its industry. ... ALV's trailing twelve-month earnings (from 31 December 2018) of €7.5b has.

Simply Wall St - 1 week ago – Full article

Top Bear Market Investment: Allianz SE (FRA:ALV)

When stocks are plummeting in price, it's hard to start buying into all the uncertainty. ... And I'm not talking about buying into speculative, high-risk stocks. ... Allianz SE, together with its subsidiaries, provides property-casualty insurance, life/health insurance, and asset management products and services worldwide

Simply Wall St - 2 weeks ago – Full article

Should Investors Buy Allianz SE (FRA:ALV) And Lock In The 4.5% Dividend Yield?

Over the past 10 years Allianz SE (FRA:ALV) has grown its dividend payouts from €3.5 to €9. ... stable and consistent dividend, having done so reliably for the past decade with the expectation of this continuing into the future ... It consistently pays out dividend without missing a payment or significantly cutting payout

COMPANY INFO

DESCRIPTION

Allianz SE, together with its subsidiaries, provides property-casualty insurance, life/health insurance, and asset management products and services worldwide. The company's Property-Casualty segment offers various insurance products, including motor liability and own damage, accident, general liability, fire and property, legal expense, credit, and travel insurance products to private and corporate customers. Its Life/Health segment provides a range of life and health insurance products on an individual and a group basis, such as annuities, endowment and term insurance, and unit-linked and investment-oriented products, as well as private health, supplemental health, and long-term care insurance products. The company's Asset Management segment offers institutional and retail asset management products and services to third-party investors comprising equity and fixed income funds, as well as alternative products; and investment management services. Its Corporate and Other segment provides various banking products for corporate and retail clients; and alternative investment management services in the private equity, real estate, renewable energy, and infrastructure sectors. Allianz SE was founded in 1890 and is headquartered in Munich, Germany.

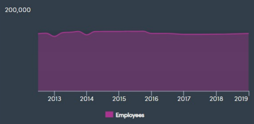
DETAILS

Name: Allianz SE
Ticker: ALV
Exchange: DB
Founded: 1890
Market Cap: €90,307,596,272
Shares outstanding: 420,328,584
Website: http://www.allianz.com
Address: Allianz SE
Königinstrasse 28,
Munich,
Bavaria, 80802,
Germany

LISTINGS

	Exchange Symbol	Ticker Symbol	Security	Exchange	Country	Currency	Listed on
⚑	DB	ALV	Ordinary Shares	Deutsche Boerse AG	DE	EUR	02. Jan 1992
⚑	OTCPK	ALIZ.F	Ordinary Shares	Pink Sheets LLC	US	USD	02. Jan 1992
⚑	XTRA	ALV	Ordinary Shares	XETRA Trading Platform	DE	EUR	02. Jan 1992
⚑	LSE	0M6S	Ordinary Shares	London Stock Exchange	GB	EUR	02. Jan 1992
⚑	BIT	ALV	Ordinary Shares	Borsa Italiana	IT	EUR	02. Jan 1992
⚑	WBAG	ALV	Ordinary Shares	Wiener Boerse AG	AT	EUR	02. Jan 1992
⚑	BUSE	ALLIANZ	Ordinary Shares	Budapest Stock Exchange	HU	HUF	02. Jan 1992
⚑	BMV	ALV N	Ordinary Shares	Bolsa Mexicana de Valores	MX	MXN	02. Jan 1992
⚑	BATS-CHIXE	ALVD	Ordinary Shares	BATS 'Chi-X Europe'	GB	EUR	02. Jan 1992
	OTCPK	AZSE.Y	ADR EACH REP 1/10 ORD SH	Pink Sheets LLC	US	USD	03. Nov 2000
	DB	ALVN	NPV REGD (NEW SHS)	Deutsche Boerse AG	DE	EUR	02. Jan 2019
	DB	ALVA	ADR EACH REP 1/10 ORD SH	Deutsche Boerse AG	DE	EUR	03. Nov 2000

NUMBER OF EMPLOYEES



CURRENT STAFF

142,460 Allianz employees.

INDUSTRY

COMPANY ANALYSIS AND FINANCIAL DATA STATUS

Industry: Multi-line Insurance
Sector: Insurance

Area	Date (UTC time)
Company Analysis updated:	2019/05/02 21:05
End of day share price update:	2019/05/02 00:00
Last estimates confirmation:	2019/04/25
Last earnings filing:	2019/03/08
Last earnings reported:	2018/12/31
Last annual earnings reported:	2018/12/31

All dates and times in UTC. All financial data provided by Standard & Poor's Capital IQ.

Unless specified all financial data is based on a yearly period but updated quarterly. This is known as Trailing Twelve Month (TTM) or Last Twelve Month (LTM) Data. Learn more here.

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RELATED COMPANIES

AXA (OTCPK:AXAH.F)
Zurich Insurance Group (SWX:ZURN)

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