Campaign Guide

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Website: http://www.stopthewall.org/no-allianz-israeli-apartheid
Email: mobilize@stopthewall.org
Facebook: facebook.com/NoAllianzWithIsraeliApartheid
Twitter: @NoAllianz
1. Who are Allianz?

- Allianz is a German multinational financial services company head-quartered in Munich, Germany. Its core business and focus is insurance. As of 2010, it was the world's 12th-largest financial services group and 23rd-largest company according to a composite measure by Forbes magazine.

- Its “Allianz Global Investors” division ranks as a top-five global active investment manager, having €1,443 billion of assets under management (AuM), of which €1,131 billion are third-party assets (as of 2010-09-30), with specialized asset managers such as PIMCO (Bond fund), RCM (Equity fund), Degi (Real estate fund), etc.

- Allianz is now present in more than 70 countries with over 180,000 employees. At the top of the international group is the holding company, Allianz SE, with its head office in Munich. Allianz Group provides its more than 60 million customers worldwide with a comprehensive range of services in the areas of
  - property and casualty insurance,
  - life and health insurance,
  - asset management and banking.

2. Why target Allianz?

2005 more than 170 Palestinian organisations issued a call for Boycott, Divestment and Sanctions: “[we] call upon international civil society organizations and people of conscience all over the world to impose broad boycotts and implement divestment initiatives against Israel similar to those applied to South Africa in the apartheid era. We appeal to you to pressure your respective states to impose embargoes and sanctions against Israel.” (www.bdsmovement.net/call)

In light of this call various Palestinian and international organizations, movements, parties, unions and churches have launched campaigns against corporations and institutions complicit with Israeli apartheid. This global BDS movement has become strong, widespread and effective.

Allianz has investments in two businesses, Elbit and G4S, which profit directly from Israeli occupation, apartheid and colonialism ...
Allianz & Elbit:

Elbit lists NFJ Investment Group LLC (an investment subsidiary of Allianz) as owning 1.4% of the company, around 580,000 shares worth around $20m. In addition two other Allianz subsidiaries, Allianz NFJ Small-Cap Value Fund and Allianz NFJ Renaissance Fund, own around 0.8% and 0.3% of Elbit, around 485,000 shares worth around $17m, meaning a total investment in Elbit by Allianz of around $37 million. Through this investment Allianz is Elbit’s largest institutional shareholder.

Elbit and Israeli War crimes

Founded in 1967, the Israeli company has become one of the world’s première “security and defence,” firms, specializing in military electronics, surveillance systems, Unmanned Air Vehicles (UAVs or “drones”), and security systems. It is a symbol for the Israeli economy, which essentially thrives on and fuels war, repression and control in Palestine and around the globe.

Elbit Systems is built on the expertise of the Israeli Ministry of Defence Research Institute and has profited greatly from supplying the Israeli military with a variety of equipment used to sustain Israeli occupation of the Palestinian people. It produces the drones used in the wars and attacks against Gaza and Lebanon and provides equipment for the Israeli Merkava tanks. The Israeli Apartheid Wall, which is crippling Palestinian communities by isolating them in walled-in ghettos, has provided a massive source of revenue for Elbit.

Elbit Systems provides “intrusion detection systems” for the Wall, in particular around Jerusalem. Subsidiaries Elbit Electro-Optics (El-Op) and Elbit Security Systems supplied and incorporated LORROS surveillance cameras in the Ariel settlement section as well as around Ar Ram. One product made by Elbit Systems, “Torch”, is manufactured specifically for use on the Wall.

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1 http://ir.elbitsystems.com/phoenix.zhtml?c=61849&p=irol-ownershipsummary
2 http://www.nasdaq.com/symbol/eslt
3 http://www.stopthewall.org/divest-elbit
G4S is a global firm specialising in the security sector. As of March 2012 Allianz is listed as owning approximately 0.62% of G4S, a security company operating in Israel. This investment is worth roughly $38mn. (Source: Orbis Database)

G4S & Israeli Occupation:

Through its Israeli subsidiary, G4S Israel (Hashmira), the company has provided equipment for Israeli-run checkpoints and terminals in the West Bank and Gaza, including luggage scanning machines and full body scanners.

G4S provided security system for prisons for Palestinian political prisoners in Israel and in the West Bank, including the Ktziot, Megido and Damon Prisons in Israel and the Ofer prison in the West Bank. G4S Israel clearly indicates in its website that it provides services and security systems to prisons which hold "security prisoners", that is Palestinian political prisoners.

The company also provided security systems for the Kishon ("Al-Jalameh") and Jerusalem ("Russian Compound") detention and interrogation facilities. Human rights organizations have collected evidence showing that Palestinian prisoners are regularly subjected to torture in these facilities.

G4S Israel provides security systems to the Israeli armored corps base of Nachshonim, which was donated by the US army in accordance with the Wye River Memorandum. The company operates security patrol units, which, as the company states, are manned by "worriers who graduated elite combat units in the Israeli army".

In addition, G4S Israel provided equipment to the West Bank Israeli Police headquarters, located in the occupied E-1 area next to the Ma'ale Adumim settlement, located 7km west of Jerusalem. The company provides security services to various businesses in Israeli settlements in the West Bank.

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4 http://www.whoprofits.org/company/group4securicor-g4s
3. Allianz and Corporate Social Responsibility

Previous campaigns against Allianz

As part of a campaign concerning investment in dangerous nuclear power stations that were to be built in areas of high seismic activity in Eastern Europe in 2006, RWE (Rheinisch-Westfälisches Elektrizitätswerk AG: Germany's second biggest energy company) in whom Allianz is the single biggest share holder, pulled out from investment in 2009 after sustained pressure on Allianz from activists. This demonstrates that, given the right pressure, Allianz will stick its ethical commitments with regards to companies it is invested in.

Allianz's ethical and legal responsibility

1) Allianz states in its own Code of Conduct that “Allianz Group does not want to be misused for any kind of illegal activities, be it through clients, third parties, sales agents, business contractors or through its own employees and shall take appropriate measures to protect against such misuse.”

2) Allianz is a signatory to the UN Global Compact which state under Principles one and two that businesses are asked to: 1. Support and respect the protection of international human rights within their sphere of influence; and 2. Make sure their own corporations are not complicit in human rights abuses.

3) In 2011 the UN General Assembly approved guidelines on Business and Human Rights, which among others state that:

- (…) in situations of armed conflict enterprises should respect the standards of international humanitarian law.
- “‘business relationships’ are understood to include relationships with business partners, entities in its value chain,”
- (…) Where a business enterprise contributes or may contribute to an adverse human rights impact, it should take the necessary steps to cease or prevent its contribution
- (…) There are situations in which the enterprise lacks the leverage to prevent or mitigate adverse impacts and is unable to increase its leverage. Here, the enterprise should consider ending the relationship,

In other words, as long as Allianz cannot credibly prove that it can prevent Elbit from participating in the construction and maintenance of the Wall and the settlements and G4S from participating in the violations of international law and human rights in the Israeli prison system, it has to end its relationships with and divest from these companies.

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5 http://www.grassroots.de/anti-nuclear.html
7 ibid
4. Where do Allianz Operate?

Allianz’s biggest market for its Insurance/Banking Services is Europe:

- **Germany**
  - 2011 operating profit for insurance services: €1.5bn
  - Offers health, life and property & commercial insurance services through:
    - Allianz Versicherungs AG (Allianz Sach)
    - Allianz Deutschland AG
    - Allianz Lebensversicherungs AG
    - Allianz Private Kranken AG
  - Offers banking services through *Commerzbank*

- **Italy**
  - 2011 operating profit for insurance services: €849mn
  - Offers health, life and property & commercial insurance services through:
    - Allianz S.p.A
    - Affiliated with (for various financial services):
      - Genialloyd
      - Allianz Bank
      - Unicredit

- **France**
  - 2011 operating profit for insurance services: €793mn
  - Offers health, life and property & commercial insurance services through:
    - Allianz France SA
    - AllSecur
  - Offers banking services through:
    - Allianz Banque

- **Spain**
  - 2011 operating profit for insurance services: €450mn
  - Offers health, life and property & commercial insurance services through:
    - Allianz Compañía de Seguros y Reaseguros
    - Fenix Directo SA
    - Banco Popular

- **Switzerland**
  - 2011 operating profit for insurance services: €234mn
  - Offers health, life and property & commercial insurance services through:
    - Allianz Suisse Versicherungs-Gesellschaft AG
    - CAP Rechtsschutz AG
    - Quality1
    - Allianz Suisse Lebensversicherungs-Gesellschaft AG

- **United Kingdom**
  - 2011 operating profit for insurance services: €206mn
  - Offers property insurance services through:
    - Allianz Insurance plc

- **Belgium**
  - Offers health, life and property & commercial insurance services through:
    - Allianz Belgium SA
5. How do we pressure Allianz?

• Commercial Customers
  ◦ Are there any large companies/pension funds/institutions Allianz supplies services to in your country?
  ◦ Lobby/pressure these companies to make Allianz's divestment from Elbit and G4S a condition for continued business relations
  ◦ Flyer/have demonstrations outside Allianz offices or these companies' offices
  ◦ Design posters drawing attention to these companies' connection to apartheid

• Private Customers
  ◦ Stop your insurance with Allianz and let them know why
  ◦ Flyer general public
  ◦ Flypost in public areas
  ◦ Start petitions
  ◦ Initiate letter writing campaigns

• Investors in Allianz
  ◦ Find out who the major investors in Allianz are
  ◦ Write letters to investors
  ◦ Demonstrate outside investors offices

• Allianz, Subsidiaries & Partners
  ◦ Picket/demonstrate outside offices
  ◦ Raise the issue at the AGMs
  ◦ Set up mock walls/checkpoints in front of entrances to Allianz sites

• General
  ◦ Design/create:
    ▪ Posters
    ▪ Stickers
    ▪ Flyers
    ▪ T-shirts

Allianz Media Info:
Website: www.allianz.com
Twitter: @allianz
6. Allianz Campaign: What can I do?

If you have:

1 minute:
- Invite friends to like or follow the “No Allianz with Israeli Apartheid” Facebook or Twitter
- Do an Allianz related Tweet
- Do an Allianz related Facebook status
- Think of a campaign slogan

1 hour:
- Design a campaign poster
- Write a letter to your local Allianz office
- Research what services Allianz provide in your area
- Research what companies use Allianz for insurance in your area
- Design an Allianz campaign sticker
- Design an Allianz Campaign flyer

1 day:
- Flyer people in your local area
- Design a local fact-sheet for Allianz

1 week:
- Arrange a meeting of local activists to discuss Allianz campaign
- Organise local/national demonstration
- Plan a direct action in an Allianz building