



We make the world a place full of opportunities for our customers and partners.

We are HDI.



Welcome to HDI Global

Our team and I would like to bid you a warm welcome to **HDI Global**, one of the world's leading industrial insurers. Throughout the **over 120-year history** of our company, we have overcome countless challenges with a sense of community and pioneering spirit and are now well positioned for the future. The world is constantly changing. Globalisation and digitalisation are changing the way we work. Our collective vision is to be a reliable partner in the midst of all this change, and to create and maintain sustainable values with innovative solutions: **"We are HDI Global – Your Partner in Transformation"**.

With branches, subsidiaries and affiliates as well as network partners **in over 175 countries**, we are right there on the ground to help our customers all around the world. Employees from all continents contribute

their talents and experience to open up new opportunities in partner-to-partner dialogue. We see this close collaboration of trust as the key to successfully overcoming the big challenges of our time.

We make the world a place full of opportunity for you. Our mindset, our essence and our actions are always shaped by our values: entrepreneurial, caring, reliable. We look forward to meeting you.

Dr Edgar Puls,
Chairman of the Board of Directors at HDI Global SE



06

Contents

The HDI Global Brand

- 06 HDI Head Office
- 08 [Our Vision](#)
- 10 Our Values
- 16 HDI Facts
- 18 HDI Cases

Our Solutions for You

- 26 [HDI Global Product Range](#)
- 30 [HDI Global Service Portfolio](#)
- 32 [HDI International Programmes](#)
- 34 [Global Network](#)
- 36 [HDI Risk Consulting](#)
- 38 [HDI Claims Management](#)
- 40 [Specialty Solutions](#)

Facts and Figures

- 42 Earnings
- 44 [Talanx Group Earnings](#)
- 48 [HDI Corporate & Specialty Earnings](#)
- 52 [HDI News and Media](#)



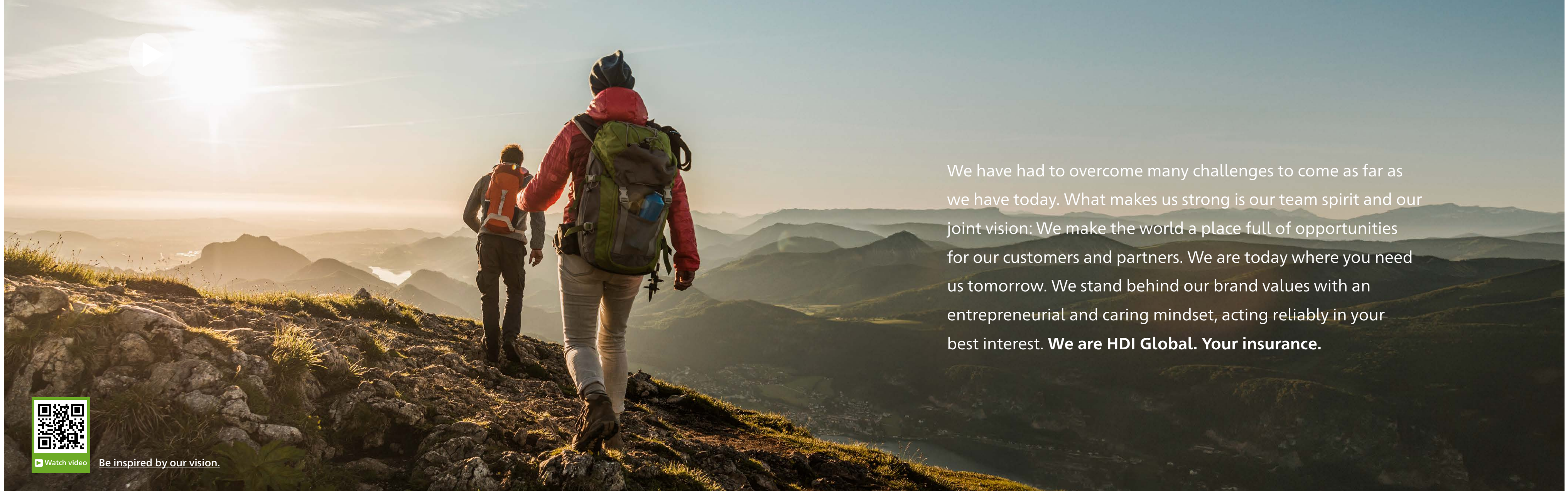
26



42



HDI head office in Hanover, Germany



We have had to overcome many challenges to come as far as we have today. What makes us strong is our team spirit and our joint vision: We make the world a place full of opportunities for our customers and partners. We are today where you need us tomorrow. We stand behind our brand values with an entrepreneurial and caring mindset, acting reliably in your best interest. **We are HDI Global. Your insurance.**



▶ Watch video

[Be inspired by our vision.](#)

Shaping tomorrow. Together.

Together, we have the power to make our visions a reality and build upon our sustainable values. For us, an entrepreneurial mindset means taking responsibility and acting with initiative.

Our mindset
ENTREPRENEURIAL

Partnership starts with trust.

We listen. We are a partner at your side and we offer support whenever you need us – so that you can concentrate on your goals.

Our essence
CARING



**Our solutions
unlock opportunities.**

We balance profitable opportunities and potential risks to design bespoke insurance solutions to carry you forward.

Our actions
RELIABLE

Here are some facts about who we are – to help you get to know more about the company behind your HDI Global partner.

Global Locations

With international branches, subsidiaries and affiliates as well as network partners **in over 175 countries**, we are there to help you in person all around the world.

Strong Team Player

As part of the Talanx insurance group, HDI Global SE has been a leading insurer for decades. We offer a broad, demand-focussed range of insurance solutions and supporting services.

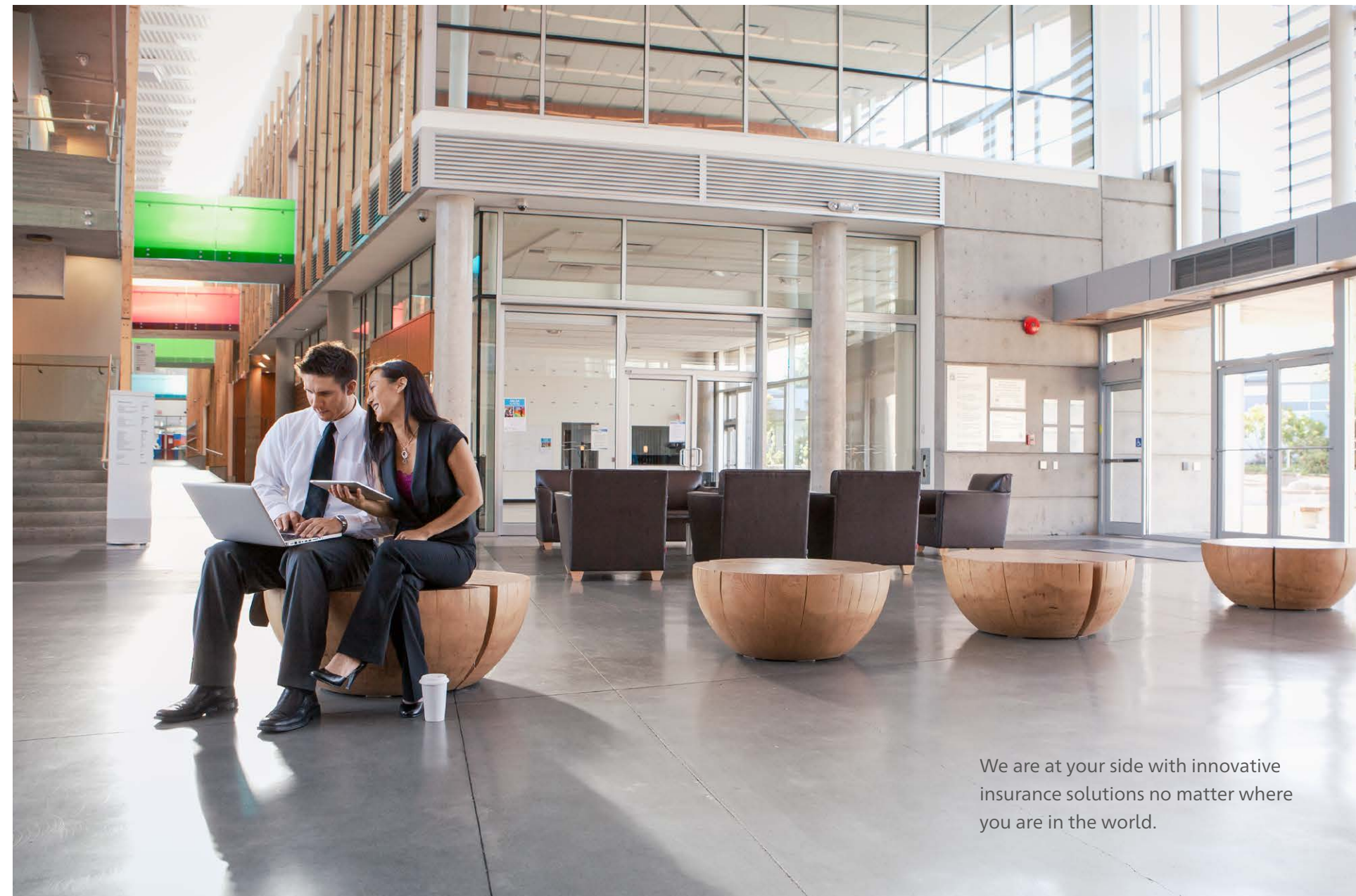
Innovative Solutions

HDI Global SE offers you a comprehensive product range to insure you against business risks – from global coverage in the form of international insurance programmes to innovative insurance for emerging technologies and evolving business risks.

Over 120 Years of Continuity

Since its founding in 1903, HDI has developed from a purely German industry liability insurer to the international insurance company HDI Global SE. Today we are well positioned for the future as a European publicly limited company.

We are at your side with innovative insurance solutions no matter where you are in the world.





Cargo hub, Ethiopia

After three years in construction, Africa's biggest air freight terminal in Addis Abeba hit the ground running. At its heart: a logistics system provided by the automation specialists Unitechnik. The project called on trusted partner HDI Global for the fulfilment of the insurance compliance requirements.

Hochmoselbrücke, Germany

HDI Global supported and insured one of the largest bridge construction projects in Europe: the Hochmoselbrücke road bridge. After eight years in construction, this mammoth project was completed – entirely damage-free. The impressive structure elegantly combines the traditional with the modern.





Twin tunnel railway, New Zealand

To assist with this complex infrastructure project constructing twin tunnels in New Zealand's largest city of Auckland, our client utilised HDI Global's risk consulting expertise, as the leading insurance partner, with open and timely communication with all project stakeholders.

Grand Tower Frankfurt, Germany

180 metres. 51 stories. 418 apartments. The Grand Tower in Frankfurt is Germany's highest residential building to date. HDI supported and insured the project during its four-year construction period – which was completed on time thanks to the strong cooperation between all involved parties.





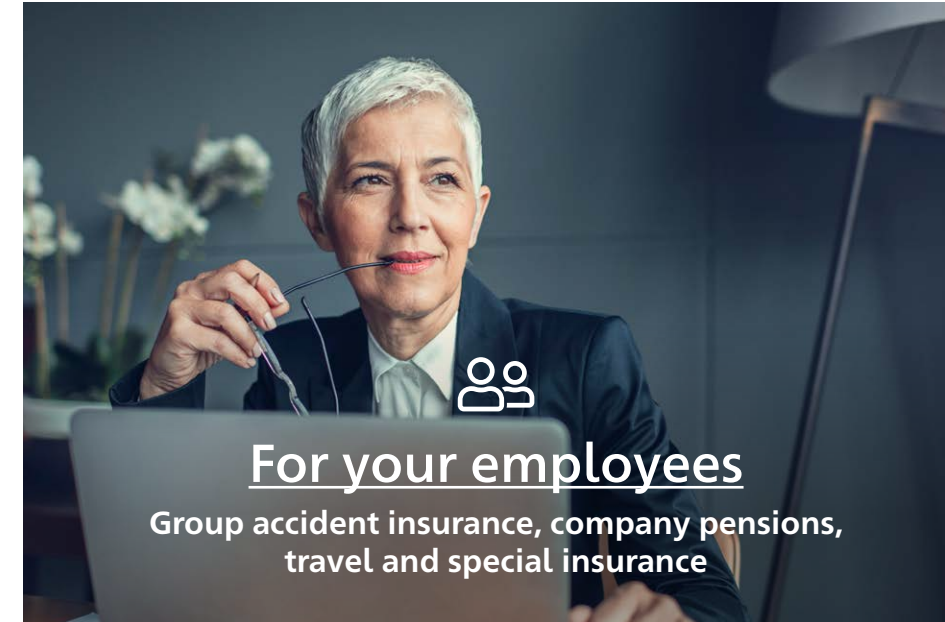
**Innovative solutions
for today and tomorrow.**



Property & infrastructure
From fire to liability to machinery or fleet to cyber insurance and climate risk



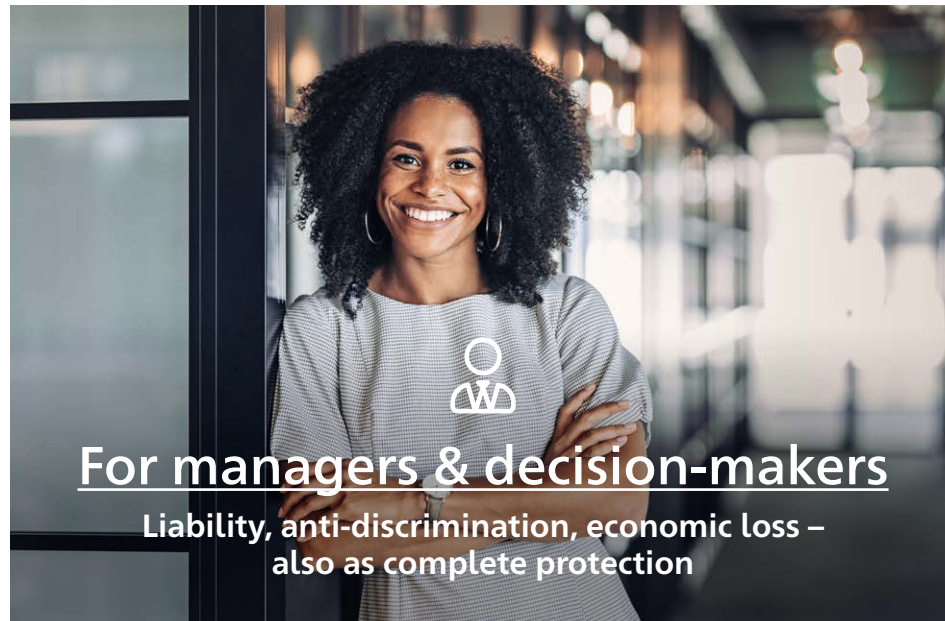
Projects & construction
Insurance for machinery, plants as well as assembly and construction projects



For your employees
Group accident insurance, company pensions, travel and special insurance



For special requirements
Solutions for clinical trials, legal protection, drones, renewable energy and the environment



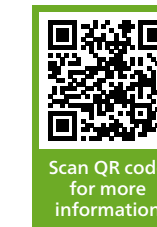
For managers & decision-makers
Liability, anti-discrimination, economic loss – also as complete protection



Goods & supply chains
Global transport, individual transport risks, loss of revenue or shutdown of works



For industry sectors
We cover a broad range of branches such as automotive, railways, aviation, life science and IT



Scan QR code for more information

Our products and solutions across the world.

The range of products and solutions may vary in your country. Please contact your local HDI partner or broker for more information.



More information on page 32

International programmes
Interdisciplinary, worldwide insurance for global operations



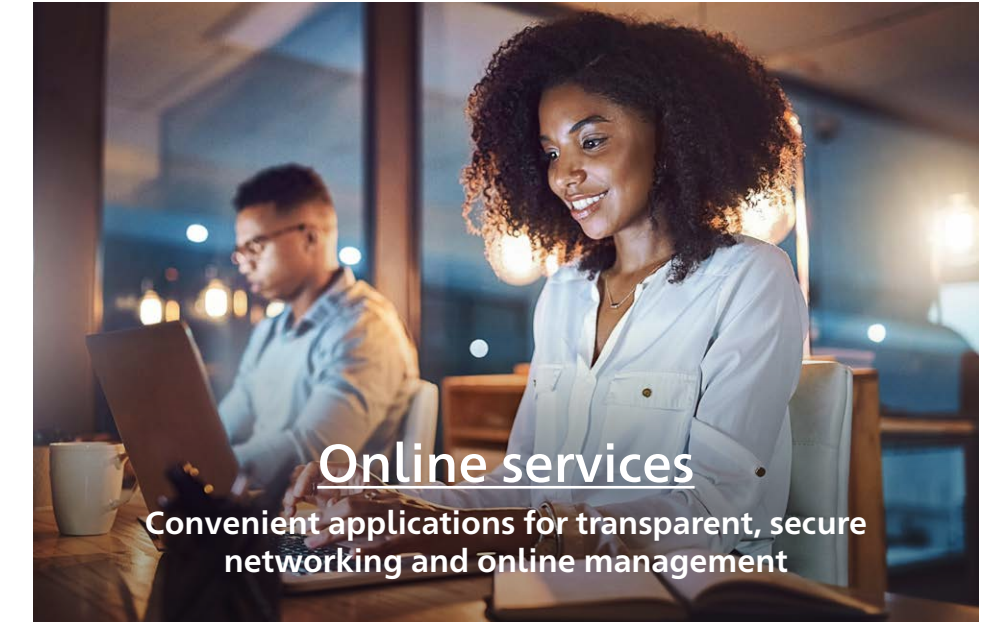
More information on page 36

Risk Consulting
Avoiding losses by professional risk engineering.

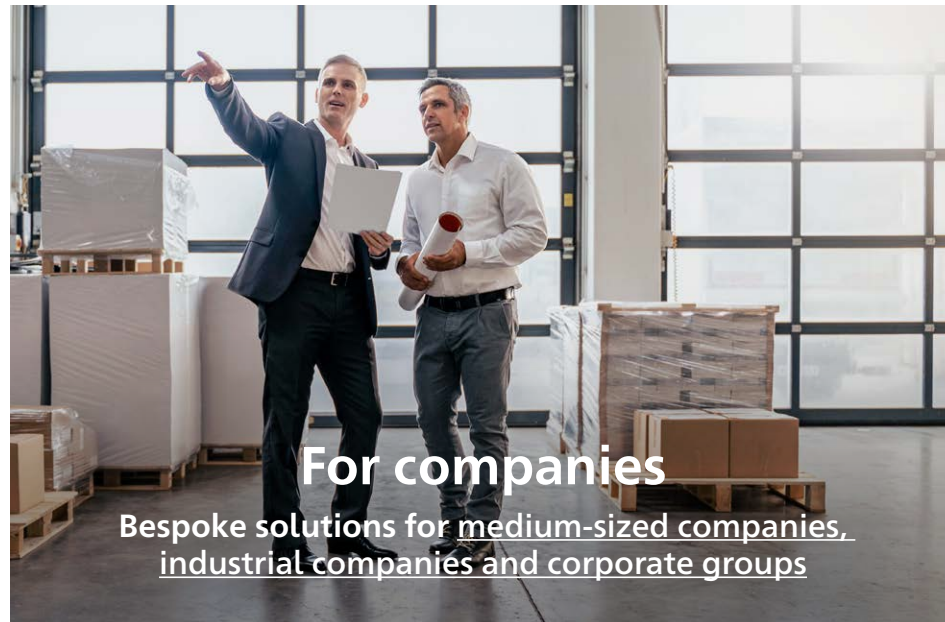


More information on page 38

Claims management
Fair claims management provided by experienced experts



Online services
Convenient applications for transparent, secure networking and online management



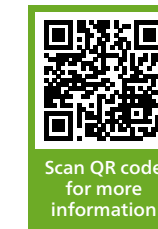
For companies
Bespoke solutions for medium-sized companies, industrial companies and corporate groups



HDI as a partner
Comprehensive support and excellent services for your success



Captive services
Elevate your competitive advantage through individual insurance solutions within a corporate group



Scan QR code for more information

Our services provide optimal support.

The range of services available may vary in your country. Please contact your local HDI partner or broker for more information.



Scan QR code for more information

Act globally. Insure globally. HDI Global offers insurance to international companies.

We offer international programmes in the following areas

- » Property
- » Marine
- » Liability
- » D&O
- » Engineering
- » Accident & Health
- » Legal
- » Cyber
- » Motor Fleet

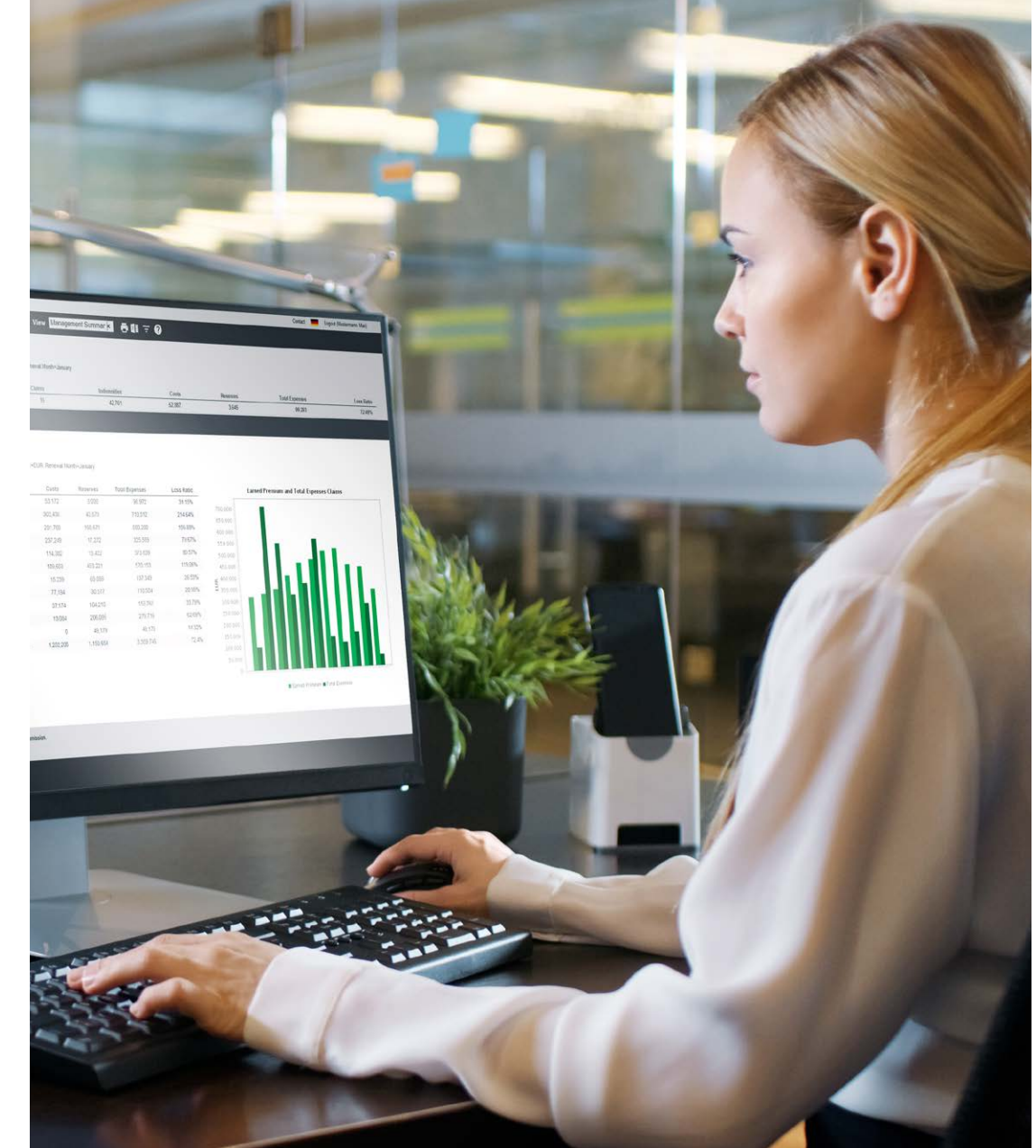
Your advantages at a glance

- » Globally insured in over 175 countries
- » Risk-appropriate calculation of premiums and insurance sums
- » Sufficient coverage
- » Access to a central contact partner
- » Regional expertise through our local partners
- » International claims management



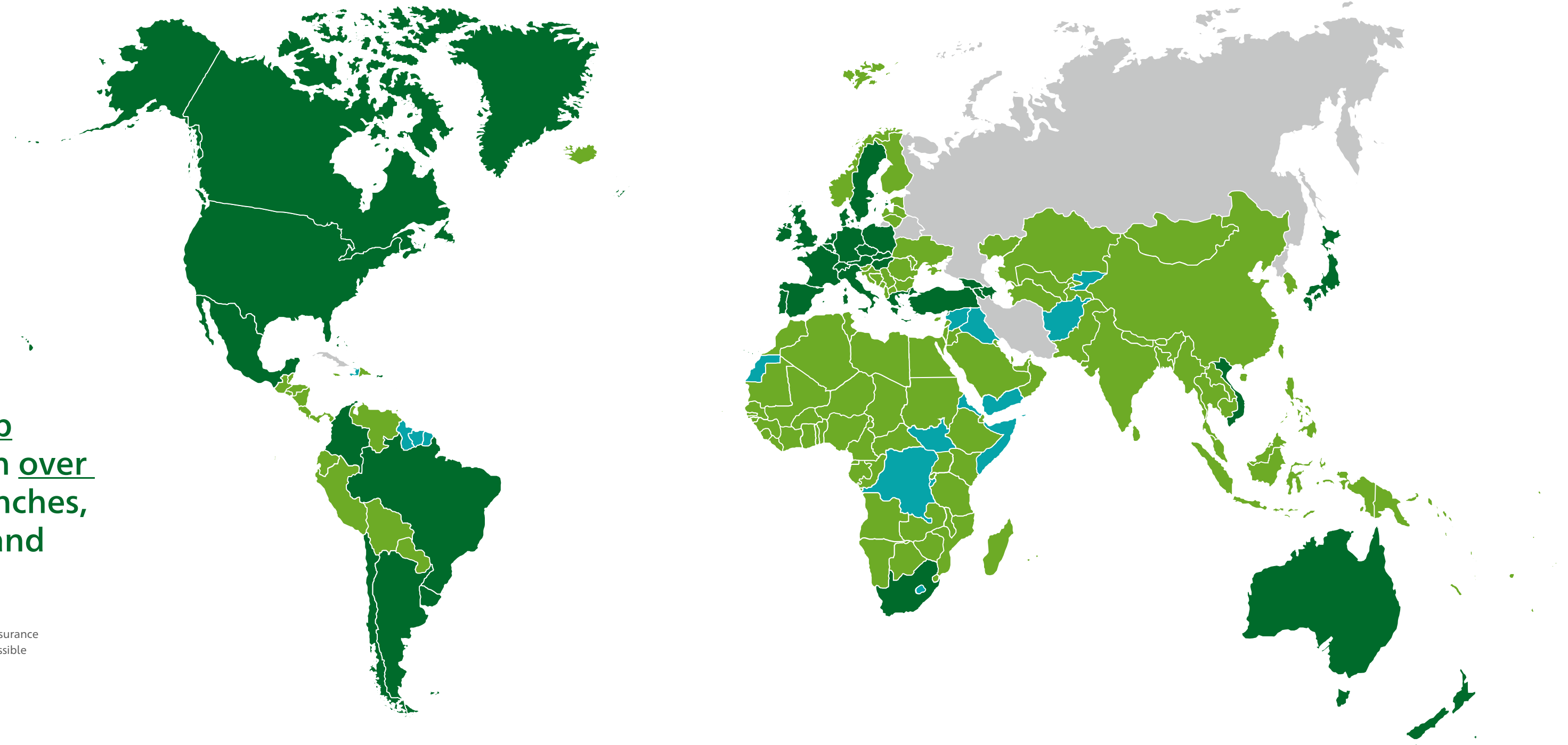
Reporting Service

- » With our Reporting Service you can control and manage your international insurance contracts as well as stand-alone policies across all lines of business. Global. Transparent. Secure.



We are today where you need us tomorrow. As part of the Talanx Group we provide local support in over 175 countries through branches, subsidiaries and affiliates and our network partners.

■ Talanx primary insurer in 39 countries
 ■ Network Partner*
 ■ Individual insurance solutions possible





Scan QR code
for more
information

Prevention is your best insurance Active risk engineering for risk mitigation

Production, logistics, IT systems... if damage occurs in one of these critical areas it can quickly bring an entire industrial company into trouble. Significant loss can also occur in big construction projects, heavy goods transport or extensive vehicle fleets. **HDI Risk Consulting** helps you establish effective risk engineering processes to prevent losses from occurring and recommends suitable measures for minimising risk.



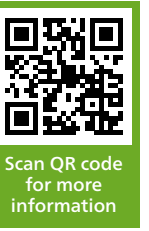
Global support from risk engineers

- » A global network present in 24 countries
- » Access to over 240 engineers and specialists
- » On-site advice from risk engineers
- » Support in risk analysis and loss prevention
- » Working together to develop individual protection concepts
- » Comprehensive overview available any time with our **GREEN 4.0 web application**



Expertise meets fairness Professional claims handling through industry experts

When large losses occur it can put companies in a challenging situation. Quick decisions may be required to remain operational. HDI Global supports you with **professional claims management provided by HDI claims experts** with real industry experience – on a national level via our branches and internationally via the local HDI companies or network partners.



Fast settlement for interruption-free operations

- » Global claims handling close to customers
- » Central claims management in Germany and abroad in the case of major damages
- » Fast, simple claims settlement
- » Decades of experience in managing claims in various industries
- » Seamless claims handling abroad
- » Loss avoidance to ensure future performance

Specialist solutions for special risks

The experts for your unique challenges

Spanning a wide range of business segments, our proven experts deliver insurance solutions your complex risks need. Our bespoke **specialty insurance solutions** are delivered through our locally empowered teams, flexible service management and fast claims settlement.



Scan QR code
for more
information



Special risks. Specialist solutions.

- » Accident & Health
- » Aviation & Space
- » Bloodstock & Equine
- » Contingency, Leisure & Entertainment
- » Crisis Management
- » Cyber
- » Directors and Officers
- » Extended Warranty
- » Financial & Professional Lines – Professional Indemnity/Liability
- » Fine Art
- » Legal Expenses
- » Management Liability & Financial Institutions
- » Marine
- » Mining
- » Pet & Farm pack
- » Credit & Political Risk Insurance
- » Political Violence
- » Renewable Energy
- » Specie
- » Transaction Liability
- » Upstream Energy



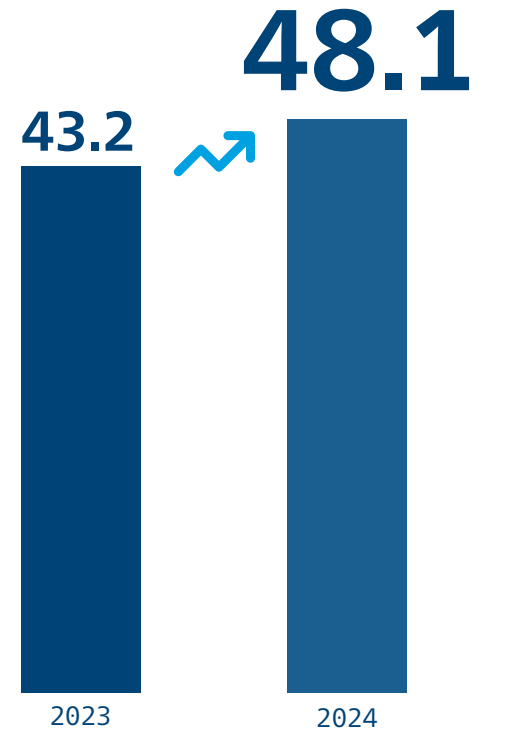


Our success is shaped by our values.
Entrepreneurial spirit, caring and reliability
in the best interest of our partners.

Key figures Talanx Group

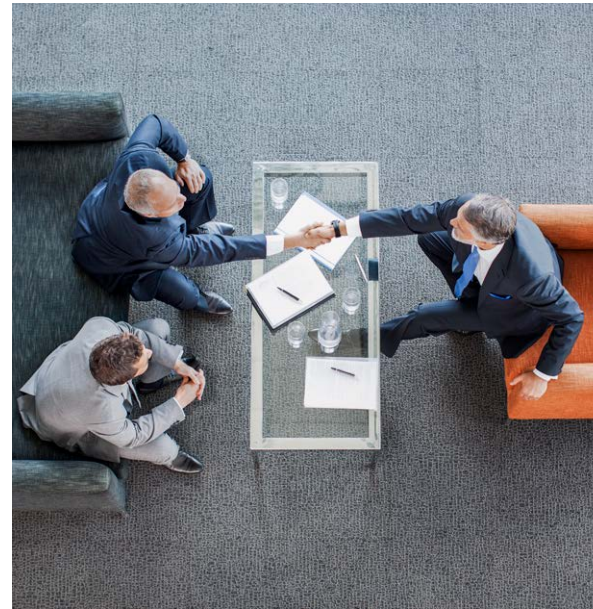
Our purpose

Together we take care
of the unexpected and foster
entrepreneurship



billion EUR insurance
revenue (gross) worldwide

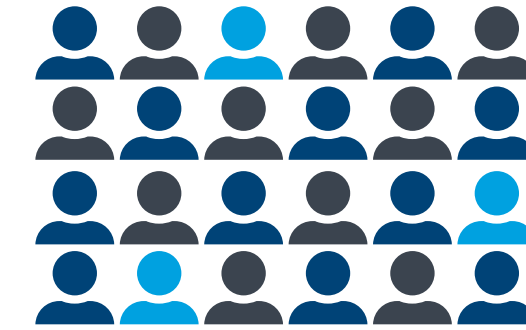
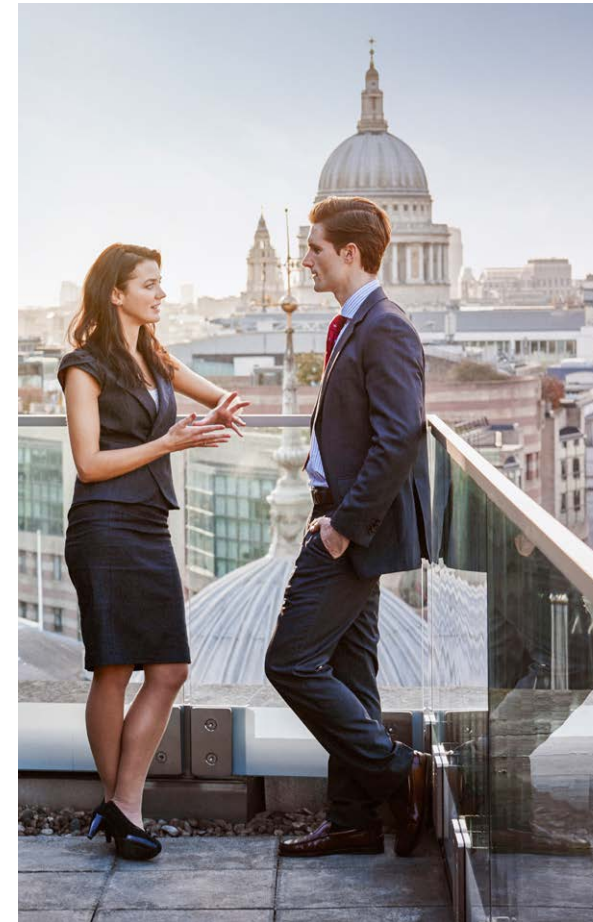
4.9
billion EUR
operating profit (EBIT)



1.977
billion EUR
group net income

2.8%
net return on investment

17.9%
return on equity



~30,000
employees worldwide

No. 6
in Europe*

120+
years of experience

Talanx activity in
**over 175
countries**



Financial strength rating
AA- (stable)
Standard & Poor's

A+ (stable)
A.M. Best



Scan QR code
for more
information

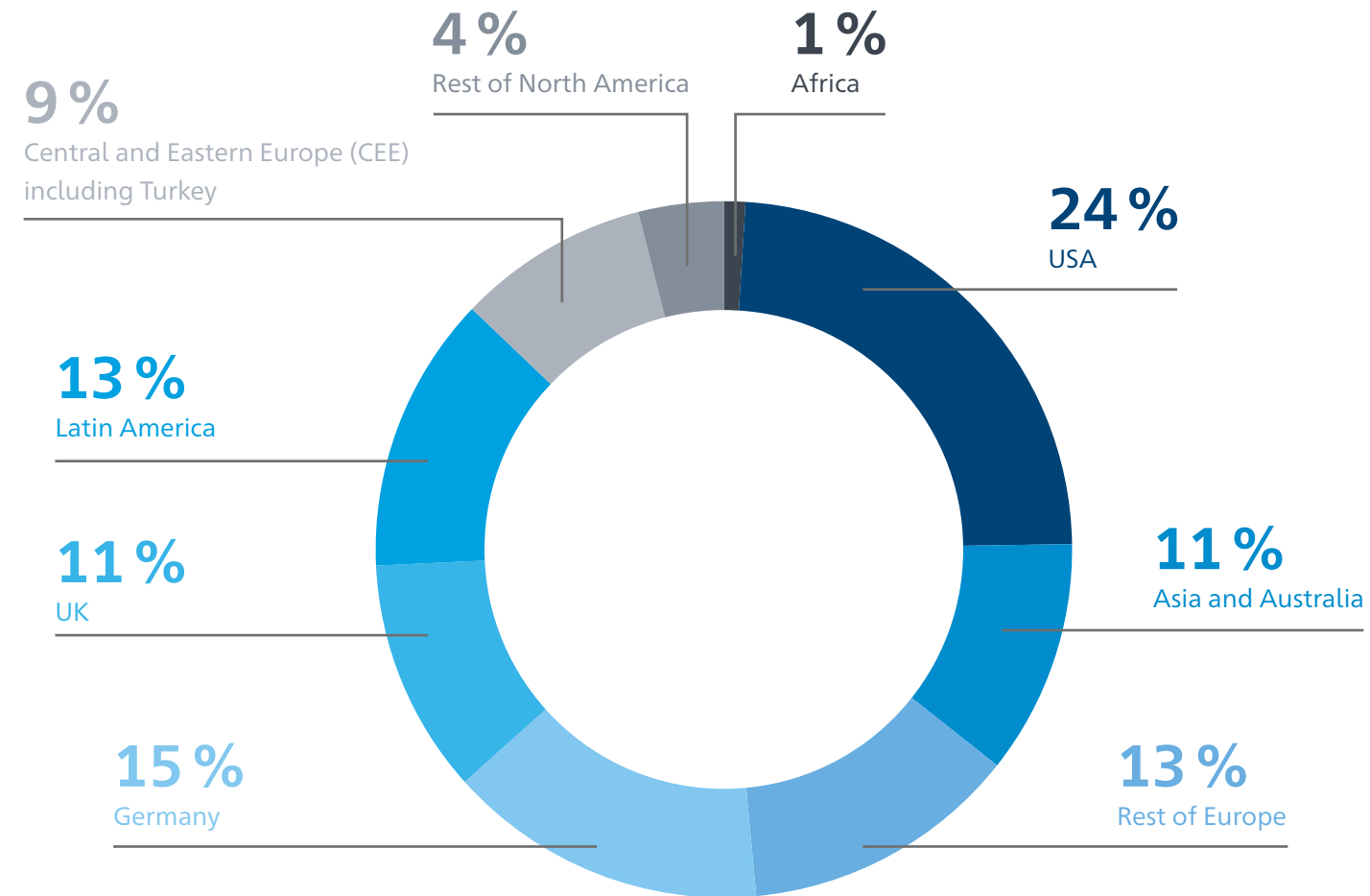
You can find the
[up-to-date earnings](#) here.

Source: Talanx Group financial statement 2024. As at: 19 March 2025

*Source: Company publications. As at: 03.04.2023

Insurance revenue in 2024 by region

48.1 billion EUR insurance revenue (gross) worldwide



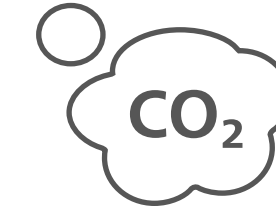
2030

Talanx is continuing to work towards net zero emissions in Group operations by 2030. It achieved climate neutral operations in Germany in 2019.

New exclusions

for 2024 onwards regarding investments in oil production and transportation, fracking of shale gas and/or oil; sharpened thermal coal exclusion.

34% Reduction



Target of 30% reached before 2025: Carbon intensity of the liquid investment portfolio reduced by 34% compared to 2019 baseline.

2050

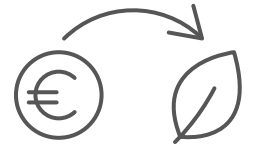
The Talanx Group has set itself the goal of achieving net zero emissions in asset management and underwriting by 2050.

Supply Chains



Risk analysis performed under the German Supply Chain Due Diligence Act (LkSG).

11.3 Billion EUR



in sustainable investments exceeded the 8 billion EUR target before 2025.



Scan QR code for more information

You can find up-to-date [sustainability reports](#) here.

Key figures Corporate & Specialty

10.0

billion EUR insurance revenue
(gross) worldwide



10.7%

growth in insurance revenue
(currency-adjusted)



More than
120
YEARS
Industrial
Insurance



5

continents

39

countries with
HDI entities



~5,000

employees worldwide

Over 175

countries around the world
in which HDI Global is active

5,100+

international programmes
(lead)



1903

founded by industry
for industry



Financial strength rating

AA- (stable)

Standard & Poor's

A+ (stable)

A.M. Best

Part of the

Talanx Group

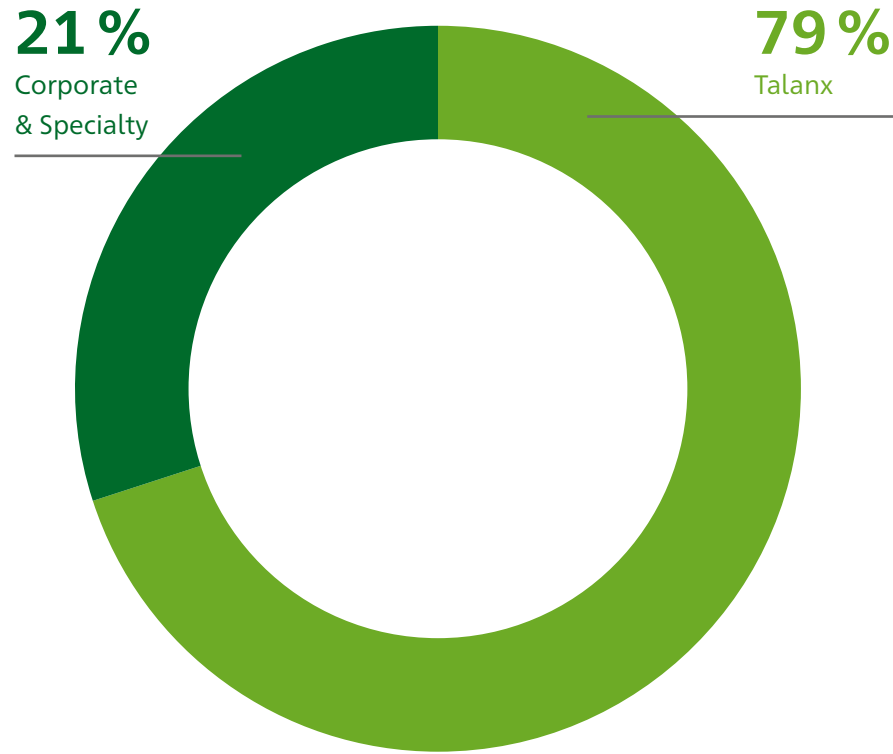


Scan QR code
for more
information

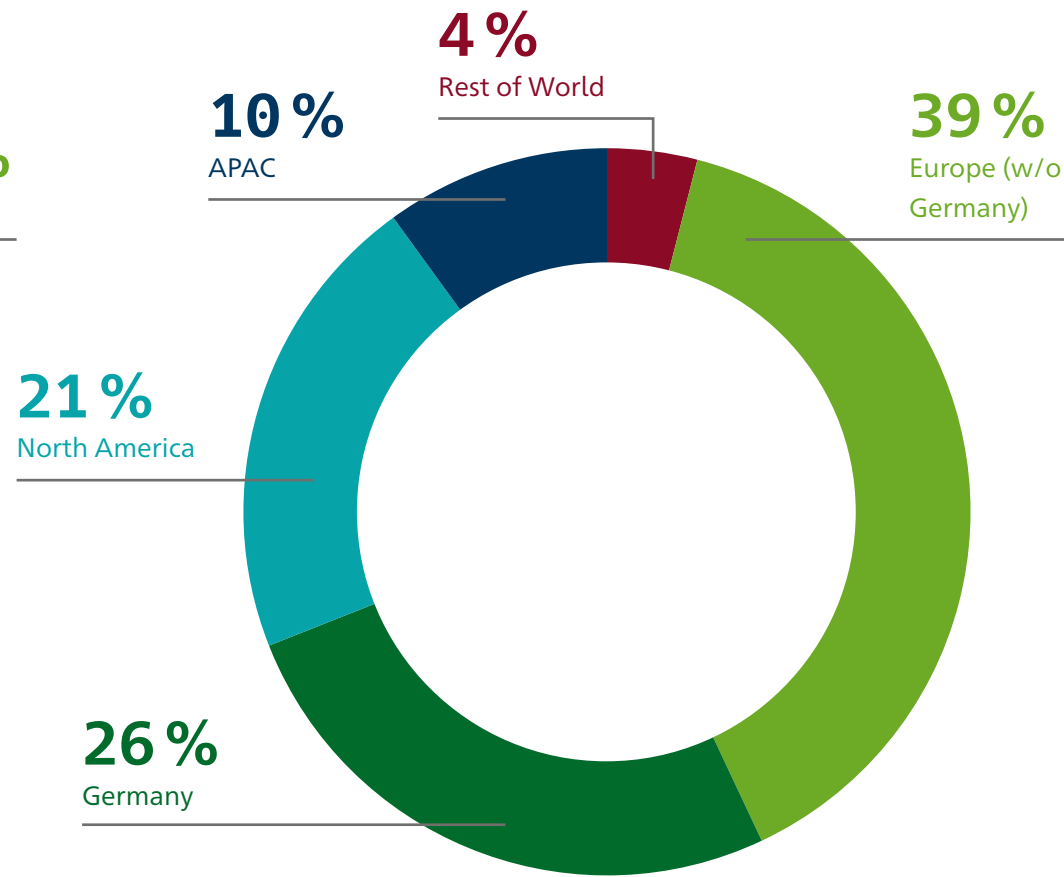
You can find the
[up-to-date earnings](#) here.

Breakdown of insurance revenue 2024

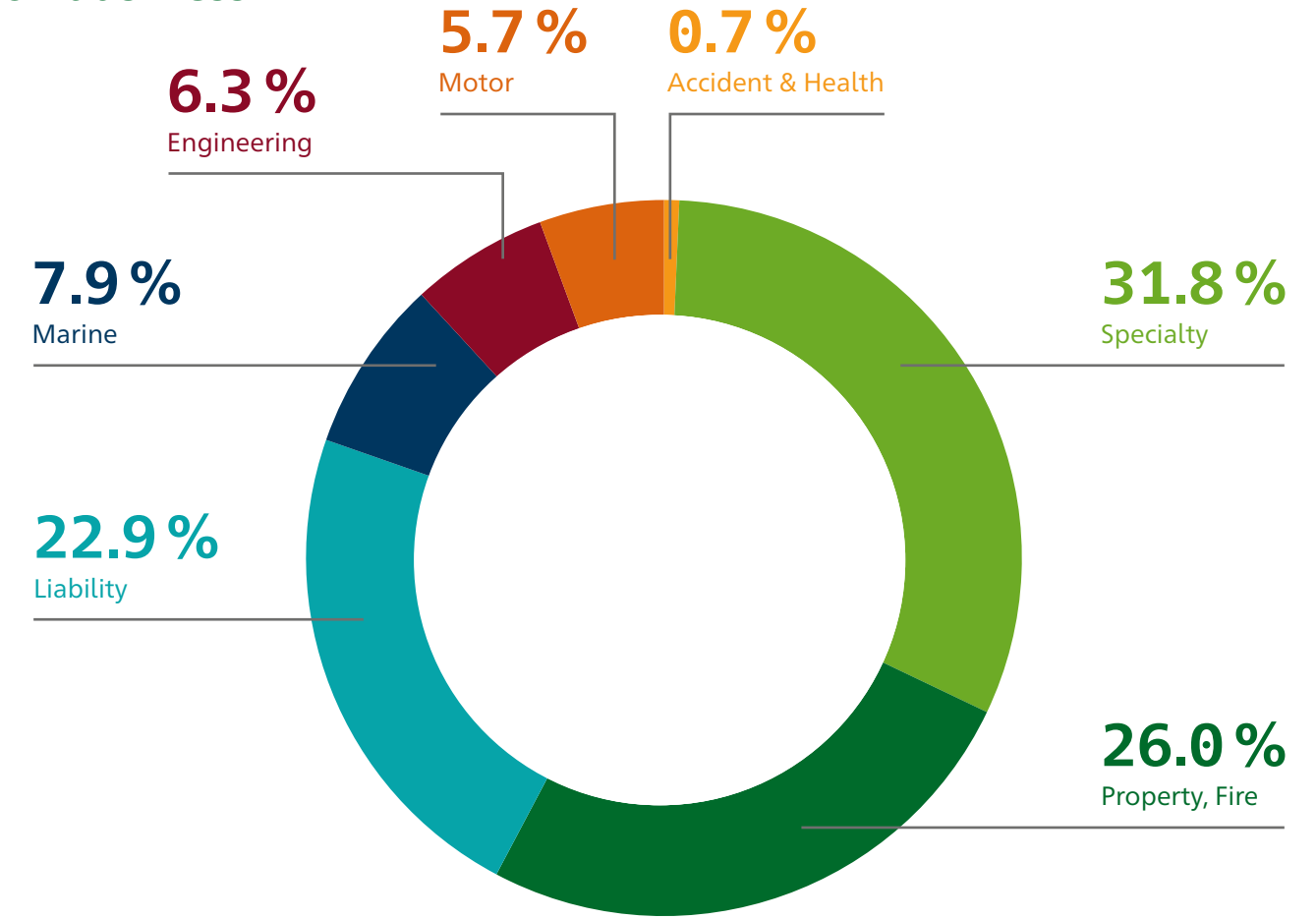
Share in Group Insurance Revenue



Insurance Revenue by region



Insurance Revenue split by lines of business



Source: Talanx Group financial statement 2024. As at: 19 March 2025
The breakdown by industry contains intra-segmental consolidation effects and therefore exceeds the value of 100%.



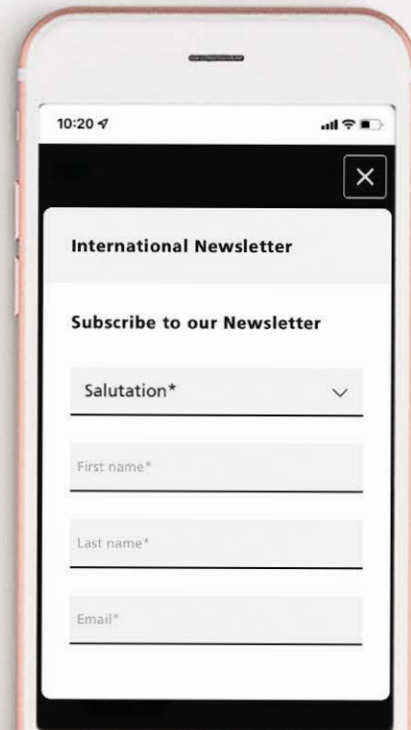
Stay up to date with HDI Insights

Here you will find current studies, analyses, event information and dates as well as innovative solutions for companies and decision-makers:

➔ www.hdi.global/insights

Your personal knowledge growth

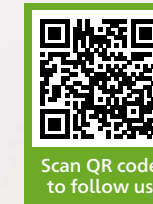
- » Management level knowledge on products and solutions
- » Expertise on current insurance-related topics
- » Insights into ground-breaking HDI case studies
- » Introduction of innovative projects and technologies
- » Well-founded studies and analyses
- » Opinions on industry-specific issues
- » Important dates and events



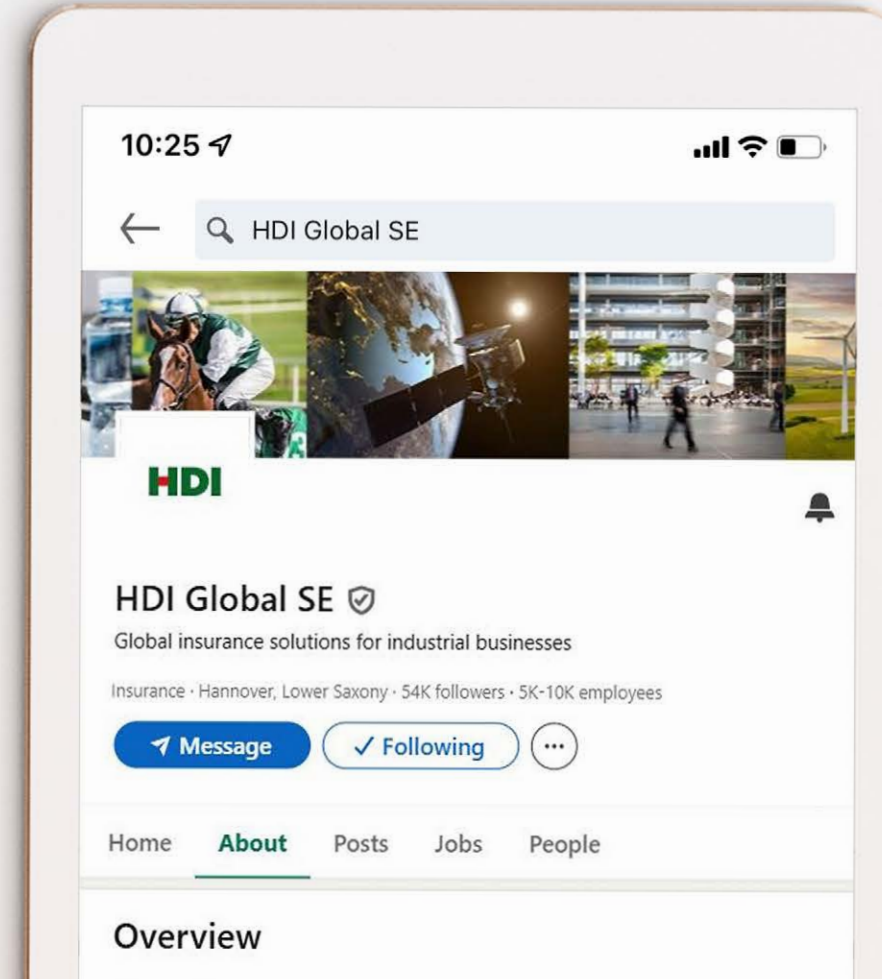
Scan QR code to subscribe

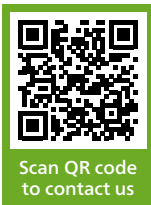


HDI LinkedIn Follow HDI Global now and benefit from even more news and information



Scan QR code to follow us





HDI Global SE – at home in your region
You can find contact addresses at
www.hdi.global/contact

HDI Global SE
HDI-Platz 1
30659 Hanover
www.hdi.global