



**Economic Advisor
Chief Economist HQ Trust
Chief Economist and Head of Corporate Development Allianz SE
(2002-2019)**

Michael Heise is one of Germany's most renowned economists. During his 17 years as Chief Economist at Allianz, he was honoured several times as 'Forecaster of the Year' by the Financial Times Deutschland and the Süddeutsche Zeitung. Today he is Chief Economist at HQ Trust and works as a consultant.

Heise (*1956) studied economics at the University of Cologne, where he gained his doctorate in 1986. He was then a member of the scientific staff and later Secretary General of the German Council of Economic Experts (1989-1995). This was followed by positions as Chief Economist at DG Bank and Head of Research/Economics at DZ Bank. In 2002, Heise took over the position of Chief Economist at Allianz AG and Dresdner Bank. After the sale of Dresdner Bank, he moved to Allianz SE in Munich, where he advised the Board of Management on economic and strategic issues until 2019 - with a focus on analyses and forecasts on international economic and financial market developments.

Parallel to his corporate practice, Heise also taught: from 1991, he was an honorary professor at the Johann Wolfgang Goethe University in Frankfurt/Main, and previously a lecturer at the European Business School in Oestrich-Winkel. Heise is a member of various committees and business associations, including the Baden-Badener Unternehmengespräche. Between 2007 and 2018, he was a temporary member of the supervisory board of Allianz Lebensversicherung AG.

As the author of numerous academic and journalistic articles, Heise is a firm voice in the public debate. He writes for publications including FAZ, Handelsblatt, Börsen-Zeitung and NZZ, as well as internationally for the Financial Times, Wall Street Journal and Project Syndicate. He also regularly shares his expertise in TV and radio programmes, for example as a financial expert on ntv.

Topics (Selection):

- Monetary Policy
- Global economic and financial development
- Indebtedness
- Debt brake
- Reforms in Germany
- Brexit