Generali Group

CHARTER OF SUSTAINABILITY COMMITMENTS
ENSURE THE TOMORROW

generali.com
As an insurer and one of leading global player, the Generali Group is fully aware of the importance of protecting the social and environmental systems, where it is rooted, in order to pursue its objective of economic value creation in the long term. For this reason Generali aims to contribute actively to the wider process of change for the better society the Group is part of, and it will continue to adopt a long-term strategic view in all its activities, with a firm resolution to keep faith with its undertakings and to assume its responsibilities towards the communities and the generations to come.

1. **SUPPORT THE CLIENTS TO LOOK TO THE FUTURE WITH GREATER EQUANIMITY AND PROMOTE RESILIENCE OF THE COMMUNITIES**

Generali is committed to:

- listen carefully to its clients’ needs and expectations, seeking to offer responses and solutions that are both effective and simple to make insurance and financial protection clearer and more transparent
- support the clients quickly and sensitively, especially in insurance claims settlement, so that the policyholders could recognize the real value to trust in Generali when they need it most
- stay ahead of digital innovation and redesign our sales channels to make insurance accessible anytime and anywhere
- promote a deeper and more conscious culture of risk management based on prevention and encouraging the adoption of proper behaviors and lifestyles marked by a prudent approach
- be a driving force for the social and environmental improvement of the communities in which the Group is present, in collaboration with Institutions and civil society organizations

2. **CARE FOR SOCIO-DEMOGRAPHIC CHANGES, IMPROVING THE QUALITY OF LIFE OF SENIOR PEOPLE**

Generali is committed to:

- support senior people assuring them an appropriate level of financial certainty and enhancing their abilities to respond to healthcare and assistance needs by shaping innovative solutions and bringing them to scale
- spread a more conscious approach enabling people to care about their future social security needs in good time, in order to encourage consistent and farsighted choices
- promote the culture of diversity and inclusiveness within all the Group, enhancing the skills and expertise of over 50 years old employees and backing women to reconcile work and family life

3. **BUILD AN INSPIRING WORKING ENVIRONMENT PUTTING PEOPLE ENHANCEMENT FIRST**

Generali is committed to:

- promote full participation of all employees in the life of the Group, stimulating open dialogue at all levels and among all Generali companies, in order to foster a common understanding and a shared culture with which everybody can identify
- provide to all employees proper spaces, occasions and tools for the enhancement of their talents and the achievement of their aspirations, ensuring meritocracy and rewarding people that align the fulfillment of their personal goals with team collaboration and value creation for all stakeholders
- communicate clearly what Generali expects from all its people and recognize promptly the achievement of the set objectives
- ensure job and professional growth opportunities for young people, aware that their human and intellectual capital potential is remaining largely untapped in these difficult economic times
- reconcile the Group needs of restructuring and reorganisation with a responsible approach towards all its employees
4. CONTRIBUTE TO LIMIT CLIMATE CHANGE AND ADDRESS ITS EFFECTS

Generali is committed to:

- provide insurance solutions aimed to mitigate the environmental risks intensified by climate change
- manage the properties, the operations and the value chains in a way that is as sustainable as possible, limiting greenhouse gas emissions through the reduction of energy consumption and the green mobility management
- raise awareness in the public opinion about environmental risks and climate change effects, also in order to prevent natural catastrophes and other harmful incidents
- engage with governments and other national and international organizations for defining strategies and adopting policies to contrast climate change and increase urban and territorial resilience, in particular regarding the effects of natural disasters

5. FOSTER ETHICS IN INVESTMENTS AND BACKING RESPONSIBLE BUSINESS MODELS

Generali is committed to:

- take into account in the investment decisions of the ability of the financed businesses to develop real economy and create value for all their stakeholders, in addition to the security and fair remuneration of the loan capital
- adopt socially responsible investment policies including requirements for human rights and environmental protection, and for the prevention of corruption in order to influence the conduct of issuing companies

6. PROMOTE TRANSPARENCY AND WIDESPREAD SENSE OF RESPONSIBILITY

Generali is committed to:

- champion a business culture based on integrity and compliance with rules, encouraging leaders to hold themselves and their teams accountable to the shared ethical principles
- promote the respect for fundamental human rights and the prevention of corruption among all the Group’s sphere of influence, in particular with reference to the supply chain and the business areas most exposed to these risks
- be accountable to the stakeholders for the Group environmental and social commitments and consult them on a regular basis about the evolution of Generali towards sustainable management of its activities