

GRI Content Index

GRI Content Index

“In accordance - Core” option



General Standard Disclosures

General Standard Disclosures	Page	External Assurance
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Strategy and Analysis

G4-1	Sustainability Report 2014, p. 6-7 www.generali.com/sustainability/charter-of-sustainability-commitments	-
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Organizational Profile

G4-3	Assicurazioni Generali S.p.A.	-
G4-4	Annual Integrated Report 2014, p. 38-41; 56	-
G4-5	Assicurazioni Generali S.p.A. P.zza Duca degli Abruzzi 2 - 34132 Trieste - Italy	-
G4-6	Sustainability Report 2014, p. 8-9 Annual Integrated Report 2014, p. 39; 313-314	-
G4-7	Annual Integrated Report 2014, p. 29	-
G4-8	Annual Integrated Report 2014, p. 38-49	-
G4-9	Annual Integrated Report 2014, p. 10-13; 76	-
G4-10	In the seven main countries* employees amounted to 47,652, of whom 21,757 were women (45.6%). 45,357 employees (95.2%), of whom 20,261 were women (93.1%), had a permanent contract. 5,971 employees (12.5%), of whom 5,301 were women (88.8%), had a part-time contract. Of the total employees only 2.6% of men had a part-time contract whereas around one in four women (24.4%) had such contract.	-

Workforce by type of contract

Country	Full-time permanent		Full-time fixed-term		Part-time permanent		Part-time fixed-term		Total	
	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014
Austria	4,147	4,058	0	0	604	631	0	0	4,751	4,689
Czech Republic	3,699	3,581	685	662	105	99	29	37	4,518	4,379
France	5,790	5,862	557	666	759	724	7	10	7,113	7,262
Germany	10,823	10,195	157	119	2,406	2,450	34	20	13,420	12,784
Italy	12,685	12,584	422	492	1,193	1,220	183	222	14,483	14,518
Spain	1,760	1,738	9	9	120	133	1	0	1,890	1,880
Switzerland	1,739	1,682	20	33	405	400	20	25	2,184	2,140
TOTAL	40,643	39,700	1,850	1,981	5,592	5,657	274	314	48,359	47,652
Incidence%	84.0%	83.3%	3.8%	4.2%	11.6%	11.9%	0.6%	0.7%	100.0%	100.0%

* The seven main countries are Austria, France, Germany, Italy, the Czech Republic, Spain and Switzerland.
As such, data refer only to the insurance companies (excluding those of the Europ Assistance group) and the relevant service companies in these countries.

G4-10 (continued) **Female workforce by type of contract**

Country	Full-time permanent		Full-time fixed-term		Part-time permanent		Part-time fixed-term		Total	
	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014
Austria	1,175	1,165	0	0	558	587	0	0	1,733	1,752
Czech Republic	2,304	2,269	511	511	81	80	23	25	2,919	2,885
France	2,505	2,564	368	435	663	642	6	6	3,542	3,647
Germany	3,669	3,557	94	77	2,181	2,215	22	13	5,966	5,862
Italy	4,544	4,496	184	253	1,101	1,122	127	137	5,956	6,008
Spain	597	593	4	4	111	122	1	0	713	719
Switzerland	536	512	13	20	346	337	11	15	906	884
TOTAL	15,330	15,156	1,174	1,300	5,041	5,105	190	196	21,735	21,757

G4-11 In the seven main countries* employees covered by collective bargaining agreements were 93.8%.

G4-12 [Sustainability Report 2014, p. 26-27](#)

Suppliers of goods and services

Country	Suppliers		Expense for suppliers (thousand euro)	
	2013	2014	2013	2014
Austria	321	278	35,971	28,925
Czech Republic	4,453	3,780	97,062	74,419
France	2,089	2,117	203,941	209,861
Germany	7,623	6,213	334,560	300,126
Italy	13,438	15,043	751,525	802,702
Spain	438	408	54,393	45,613
Switzerland	1,320	979	13,056	58,851
TOTAL	29,682	28,818	1,490,508	1,520,499

G4-13 [Annual Integrated Report 2014, p. 14-19; 29; 280-281](#)

G4-14 [Sustainability Report 2014, p. 7](#)

G4-15 www.generali.com/sustainability/adhesion-to-external-initiatives

G4-16 [Sustainability Report 2014, p. 36-37](#)

The Generali Group is member of the following trade associations in the seven main countries*: Versicherungsverband Österreich (VVO) in Austria, AFA (Association Française de l'Assurance) in France, Gesamtverband der Deutschen Versicherungswirtschaft e.V. (GDV) in Germany, Associazione Nazionale tra le Imprese Assicuratrici (ANIA) in Italy, Unión Española de Entidades Aseguradoras y Reaseguradoras es la Asociación Empresarial del Seguro (UNESPA) in Spain, Schweizerischer Versicherungsverband (SVV) in Switzerland.

The Generali Group provides routine membership dues and views memberships in associations as strategic.

* The seven main countries are Austria, France, Germany, Italy, the Czech Republic, Spain and Switzerland. As such, data refer only to the insurance companies (excluding those of the Europ Assistance group) and the relevant service companies in these countries.

General Standard Disclosures	Page	External Assurance
Identified Material Aspects and Boundaries		
G4-17	Sustainability Report 2014, p. 9 Annual Integrated Report 2014, p. 282	-
G4-18	Sustainability Report 2014, p. 8-9; 14-15	-
G4-19	Sustainability Report 2014, p. 14-15	-
G4-20	Sustainability Report 2014, p. 110-113	-
G4-21	Sustainability Report 2014, p. 110-113	-
G4-22	Information in the Report concern two financial years, 2014 and the previous year, for which homogeneous data are presented, to allow comparisons without misrepresentations.	-
G4-23	There were no significant changes compared to previous reporting periods.	-
Stakeholder Engagement		
G4-24	Sustainability Report 2014, p. 16	-
G4-25	Sustainability Report 2014, p. 16	-
G4-26	Sustainability Report 2014, p. 17	-
G4-27	Sustainability Report 2014, p. 17	-
Report Profile		
G4-28	Quantitative information is as at 31 December 2014 whereas qualitative information may also refer to events after that date.	-
G4-29	The most recent previous Sustainability Report, that was approved by the Board of Directors of the Parent Company and later published on the Group website, dates at May 2014.	-
G4-30	The reporting cycle is annual.	-
G4-31	www.general.com/sustainability/contacts	-
G4-32	Sustainability Report 2014, p. 9; 116 http://generalicsr2014.message-asp.com/en	-

General Standard Disclosures	Page	External Assurance
G4-33	<p>The decision not to request an external assurance for the Sustainability Report 2014 is confirmed. This choice is based on the desire of the Group to focus its available resources on improving its social and environmental performance and maintaining an effective reporting system, in terms of the quality and quantity of information provided and its consistency with the interests of the various stakeholders with whom the Group has various types of relations. The Group asked the independent body RINA Services S.p.A. to check and validate 2014 data on direct GHG emission (Scope1) and indirect emissions from energy consumption (Scope2) in accordance with the ISO14064 standard.</p>	-
Governance		
G4-34	<p>Annual Integrated Report 2014, p. 28 Corporate Governance and Share Ownership Report 2014, p. 18</p>	-
Ethics and Integrity		
G4-56	<p>Sustainability Report 2014, p. 54 www.generali.com/sustainability/code-of-conduct</p>	-

Specific Standard Disclosures

DMA and Indicators	Page	Omissions	External Assurance
Category: Economic			
Material Aspect: Economic performance			
G4-DMA	Sustainability Report 2014, p. 92-93; 104		-
<p>The Generali Group takes special care of the climate change, considered as a source of risks, on the one hand, and opportunities in conducting and developing its business, on the other. It accordingly analyses possible consequences connected with climate change over the short, medium and long term, in order to identify the risks against which it must find suitable mitigation measures and the opportunities for developing business and improving its efficiency.</p> <p>As a provider of specific insurances covering losses from natural phenomena, specifically from atmospheric ones, the Group constantly monitors the evolution of the situation, both with regard to existing and emerging risks, using specific stochastic simulation models of natural phenomena, in order to ensure that its products and risk mitigation tools are always suitable to the contingent situation.</p>			
G4-EC2	www.generali.com/sustainability/risk-management Annual Integrated Report 2014, p. 25		-
Material Aspect: Market presence			
G4-DMA	<p>The Generali Group has always linked its growth to the development of the local communities where it operates and adopted employee policies that do not discriminate anybody and aim at enhancing local abilities, giving importance to the contribution of local people in terms of market knowledge.</p> <p>The recent turnaround has led to a higher internationalization of the employees, in the management positions as well.</p>		-
G4-EC6	<p>In the seven main countries* 94.8% of managers were hired from the local community, i.e. born in the same country in which the Group operates.</p>		-

* The seven main countries are Austria, France, Germany, Italy, the Czech Republic, Spain and Switzerland.
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DMA and Indicators	Page	Omissions	External Assurance							
Category: Environmental										
Material Aspect: Materials										
G4-DMA	Sustainability Report 2014, p. 92; 96 www.generali.com/sustainability/environment		–							
G4-EN1	Sustainability Report 2014, p. 96 Materials mean paper and toner cartridges that the Generali Group purchases from external suppliers. Information on non-renewable and direct materials used is therefore not applicable to the financial sector.		–							
Material Aspect: Energy										
G4-DMA	Sustainability Report 2014, p. 92; 95 www.generali.com/sustainability/environment		–							
G4-EN3	Sustainability Report 2014, p. 95		–							
Energy consumption										
Country	Electricity (GJ)		District heating (GJ)		Naturale gas (GJ)		Diesel oil (GJ)		Total energy (GJ)	
	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014
Austria	38,526	37,029	28,688	26,274	3,137	2,585	0	0	70,351	65,889
France	84,364	75,190	59,489	48,870	0	0	0	0	143,853	124,060
Germany	160,115	156,251	107,164	87,195	26,897	21,484	1,595	2,421	295,771	267,350
Italy	134,079	124,135	0	0	49,459	36,302	6,580	6,610	190,118	167,047
Spain	39,666	37,996	0	0	0	0	0	0	39,666	37,996
Switzerland	65,627	61,855	0	0	14,370	16,546	4,458	3,235	84,455	81,637
TOTAL	522,377	492,456	195,341	162,339	93,863	76,917	12,633	12,266	824,214	743,978
G4-EN6	In 2014 the countries included in the Environmental Management System totally decreased their energy consumption by 9.7% (80,236 GJ) compared to the previous year. Total energy includes electricity, thermal and cooling energy, district heating and cooling.									–

DMA and Indicators	Page	Omissions	External Assurance
Material Aspect: Emissions			
G4-DMA	Sustainability Report 2014, p. 92; 97 www.generali.com/sustainability/environment		-
G4-EN15	Sustainability Report 2014, p. 97 www.generali.com/sustainability/environment/greenhouse-gas-emissions		-
G4-EN16	Sustainability Report 2014, p. 97 www.generali.com/sustainability/environment/greenhouse-gas-emissions		-
G4-EN17	Sustainability Report 2014, p. 97 www.generali.com/sustainability/environment/greenhouse-gas-emissions		-
G4-EN19	Sustainability Report 2014, p. 97-98		-

DMA and Indicators	Page	Omissions	External Assurance																																																																																									
Category: Social																																																																																												
Sub-Category: Labor practices and decent work																																																																																												
Material Aspect: Employment																																																																																												
G4-DMA	<p>Sustainability Report 2014, p. 20-21</p> <p>The Generali Group employee policies are characterized by enhancement of employees, professional development, protection of rights and respect for corporate values. The principles and fundamental rights of employees are outlined in the Code of Conduct of the Generali Group and reiterated in the European Social Charter. These are documents that are based on the Universal Declaration of Human Rights and the International Labour Organization's Declaration. All staff are given a formal written employment contract. Exploitation, forced or compulsory labour and child labour are not tolerated in any form. The Group also recognises the right of its employees to join a trade union, to appoint workers' representatives and to exercise the relative functions (e.g. the right of collective bargaining), in accordance with local regulations and practices. Group employees are also provided with several benefits in addition to their remuneration.</p>		–																																																																																									
G4-LA1	<p>In the seven main countries* 5,199 new people, of whom 2,693 women, were hired, showing a 10.9% total rate (12.4% female rate). 5,495 people, of whom 2,585 women, were fired, showing a 11.5% total turnover rate (11.9% female turnover rate).</p> <p>Turnover</p> <table border="1"> <thead> <tr> <th rowspan="2">Country</th> <th colspan="2">≤ 34</th> <th colspan="2">35-54</th> <th colspan="2">≥ 55</th> <th colspan="2">Total</th> </tr> <tr> <th>Recruitments</th> <th>Terminations</th> <th>Recruitments</th> <th>Terminations</th> <th>Recruitments</th> <th>Terminations</th> <th>Recruitments</th> <th>Terminations</th> </tr> </thead> <tbody> <tr> <td>Austria</td> <td>300</td> <td>204</td> <td>98</td> <td>193</td> <td>4</td> <td>67</td> <td>402</td> <td>464</td> </tr> <tr> <td>Czech Republic</td> <td>555</td> <td>483</td> <td>236</td> <td>340</td> <td>15</td> <td>72</td> <td>806</td> <td>895</td> </tr> <tr> <td>France</td> <td>878</td> <td>613</td> <td>302</td> <td>259</td> <td>16</td> <td>175</td> <td>1,196</td> <td>1,047</td> </tr> <tr> <td>Germany</td> <td>566</td> <td>544</td> <td>344</td> <td>427</td> <td>14</td> <td>197</td> <td>924</td> <td>1,168</td> </tr> <tr> <td>Italy</td> <td>1,183</td> <td>901</td> <td>310</td> <td>326</td> <td>4</td> <td>266</td> <td>1,497</td> <td>1,493</td> </tr> <tr> <td>Spain</td> <td>63</td> <td>34</td> <td>24</td> <td>44</td> <td>0</td> <td>19</td> <td>87</td> <td>97</td> </tr> <tr> <td>Switzerland</td> <td>198</td> <td>178</td> <td>87</td> <td>110</td> <td>2</td> <td>43</td> <td>287</td> <td>331</td> </tr> <tr> <td>TOTAL</td> <td>3,743</td> <td>2,957</td> <td>1,401</td> <td>1,699</td> <td>55</td> <td>839</td> <td>5,199</td> <td>5,495</td> </tr> </tbody> </table>	Country	≤ 34		35-54		≥ 55		Total		Recruitments	Terminations	Recruitments	Terminations	Recruitments	Terminations	Recruitments	Terminations	Austria	300	204	98	193	4	67	402	464	Czech Republic	555	483	236	340	15	72	806	895	France	878	613	302	259	16	175	1,196	1,047	Germany	566	544	344	427	14	197	924	1,168	Italy	1,183	901	310	326	4	266	1,497	1,493	Spain	63	34	24	44	0	19	87	97	Switzerland	198	178	87	110	2	43	287	331	TOTAL	3,743	2,957	1,401	1,699	55	839	5,199	5,495		–
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G4-LA2	<p>The remuneration package for both our full-time and part-time employees who have permanent contracts is linked to National Collective Bargaining Agreements and Supplementary Company Agreements or to local laws. It also includes a series of welfare benefits such as supplementary insurance policies for accidents at work, death/permanent total disability coverage and supplementary pension scheme to which the company, if envisaged, and the employee pay a contribution. Other health and accident coverages are available on a voluntary basis.</p>		–																																																																																									

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DMA and Indicators	Page	Omissions	External Assurance							
Material Aspect: Labor/Management relations										
G4-DMA	Sustainability Report 2014, p. 24		-							
G4-LA4	Sustainability Report 2014, p. 24		-							
Material Aspect: Training and education										
G4-DMA	Sustainability Report 2014, p. 48		-							
G4-LA9	Sustainability Report 2014, p. 41 In the Generali Group the average hours of training per male employee were 32.8 and those per female employee 31.7.		-							
Average hours of training activity by level										
Country	Managers		Middle Managers		Office workers		Sales force on payroll		Sales force not on payroll	
	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014
Austria	1.8	0.5	16.2	20.1	23.2	24.2	84.7	92.3	0.0	0.0
Czech Republic	44.3	50.8	36.3	38.8	34.8	37.1	63.0	63.3	50.1	53.0
France	48.2	58.7	17.3	20.7	47.5	49.2	64.7	63.8	15.7	16.8
Germany	29.8	31.6	32.2	35.3	19.8	21.0	46.7	42.2	44.4	38.7
Italy	15.6	24.5	15.4	20.6	13.4	15.1	22.3	34.4	34.6	30.5
Spain	44.0	50.7	19.2	29.1	21.0	23.3	43.6	31.2	59.3	55.1
Switzerland	20.5	6.4	23.8	9.4	16.0	14.9	50.8	50.1	0.0	0.0
Other European countries ⁽¹⁾	35.7	19.7	28.1	36.6	18.8	19.8	64.4	87.8	33.0	46.0
Africa and Asia ⁽²⁾	80.5	46.5	36.7	32.4	29.9	42.7	178.4	255.9	19.2	15.6
The Americas ⁽³⁾	54.3	44.8	42.7	102.1	44.0	35.2	13.1	7.3	2.3	0.7
Generali Group	33.8	31.5	22.6	27.0	24.1	25.6	50.4	61.7	30.2	30.2
<small>Other European countries ⁽¹⁾: Belgium, Bulgaria, Croatia, Greece, Guernsey, Hungary, Ireland, Luxembourg, Netherlands, Poland, Portugal, Romania, Russia, Serbia, Montenegro, Slovakia, Slovenia, Turkey, United Kingdom Africa and Asia ⁽²⁾: China, Hong Kong, India, Indonesia, Japan, Philippines, South Africa, Thailand, United Arab Emirates, Vietnam The Americas ⁽³⁾: Argentina, Brazil, Canada, Colombia, Ecuador, Guatemala, Panama, USA</small>										
G4-LA10	Sustainability Report 2014, p. 47 In 2014, no information on transition assistance programs to support employees who are retiring or who have been terminated was available from the seven main countries*. France is an exception: employees who will be retired in 2 years are trained in life change, time organization, taxation, proprietary and heritage aspects, and planned building project.		-							
G4-LA11	On average, 63.1% of employees in the seven main countries*, of whom 63.2% women, were subject to performance and career development assessments. More specifically, 88.6% of managers, 71.9% of middle managers, 64.7% of office workers and 53.6% of the sales force on the payroll in the Group were subject to such assessments.		-							

* The seven main countries are Austria, France, Germany, Italy, the Czech Republic, Spain and Switzerland.
As such, data refer only to the insurance companies (excluding those of the Europ Assistance group) and the relevant service companies in these countries.

**Material Aspect:
Diversity and equal opportunity**G4-DMA [Sustainability Report 2014, p. 50](#)G4-LA12 **Workforce by level**

Country	Managers		Middle Managers		Office workers		Sales force on payroll		Other	
	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014
Austria	49	50	178	164	2,647	2,591	1,877	1,884	0	0
Czech Republic	53	47	311	417	3,381	3,143	768	768	5	4
France	115	111	3,190	3,223	2,059	2,128	1,749	1,800	0	0
Germany	200	198	663	623	9,872	9,455	2,681	2,508	4	0
Italy	286	333	1,747	1,834	6,639	6,425	5,800	5,919	11	7
Spain	57	60	276	282	873	919	673	609	11	10
Switzerland	24	22	25	140	1,577	1,424	558	554	0	0
TOTAL	784	821	6,390	6,683	27,048	26,085	14,106	14,042	31	21

Female workforce by level

Country	Managers		Middle Managers		Office workers		Sales force on payroll		Other	
	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014
Austria	5	5	35	34	1,454	1,466	239	247	0	0
Czech Republic	6	7	118	183	2,118	2,002	677	692	0	1
France	32	35	1,641	1,681	1,438	1,479	431	452	0	0
Germany	25	30	136	135	5,307	5,203	498	494	0	0
Italy	35	47	329	362	3,343	3,248	2,247	2,350	2	1
Spain	6	6	50	56	454	483	200	172	3	2
Switzerland	2	2	5	32	883	832	16	18	0	0
TOTAL	111	132	2,314	2,483	14,997	14,713	4,308	4,425	5	4

Workforce by age bracket

Country	≤ 34		35-44		45-54		≥ 55	
	2013	2014	2013	2014	2013	2014	2013	2014
Austria	1,131	1,118	1,289	1,166	1,753	1,735	578	670
Czech Republic	1,980	1,820	1,213	1,222	884	894	441	443
France	1,787	1,877	1,950	1,968	2,036	2,048	1,340	1,369
Germany	2,672	2,433	3,696	3,433	4,999	4,735	2,053	2,183
Italy	3,445	3,204	5,376	5,365	4,076	4,330	1,586	1,619
Spain	357	358	522	520	664	656	347	346
Switzerland	916	868	563	561	419	422	286	289
TOTAL	12,288	11,678	14,609	14,235	14,831	14,820	6,631	6,919

Female workforce by age bracket

Country	≤ 34		35-44		45-54		≥ 55	
	2013	2014	2013	2014	2013	2014	2013	2014
Austria	446	438	510	487	678	694	99	133
Czech Republic	1,296	1,215	716	746	607	619	300	305
France	972	1,021	975	985	988	1,001	607	640
Germany	1,430	1,322	1,732	1,677	2,073	2,068	731	795
Italy	1,610	1,509	2,363	2,417	1,439	1,569	544	513
Spain	151	153	233	237	213	215	116	114
Switzerland	437	418	229	226	144	149	96	91
TOTAL	6,342	6,076	6,758	6,775	6,142	6,315	2,493	2,591

The disabled people employed in the seven main countries* amounted to 1,740, of whom 839 women (48.2%).

[Annual Integrated Report 2014, p. 30](#)

* The seven main countries are Austria, France, Germany, Italy, the Czech Republic, Spain and Switzerland.

As such, data refer only to the insurance companies (excluding those of the Europ Assistance group) and the relevant service companies in these countries.

**Material Aspect:
Equal remuneration for women and men**

G4-DMA [Sustainability Report 2014, p. 40](#)
The Generali Group makes no discrimination in terms of remuneration that is commensurate with competence, responsibility and merit.

G4-LA13 **Women/men remuneration**

Country	Managers		Middle Managers		Office workers		Sales force on payroll	
	Remuneration*	Basic salary**	Remuneration*	Basic salary**	Remuneration*	Basic salary**	Remuneration*	Basic salary**
Austria	0.90	0.90	0.88	0.88	0.69	0.76	0.68	0.82
Czech Republic	0.83	0.69	0.67	0.72	0.69	0.71	1.05	0.98
France	0.76	0.78	0.73	0.79	0.97	0.97	0.73	0.72
Germany	0.76	0.82	0.93	0.98	0.81	0.79	0.74	0.81
Italy	0.82	0.87	0.81	0.97	0.82	0.90	0.77	0.86
Spain	0.88	0.85	0.81	0.88	0.79	0.82	0.86	0.93
Switzerland	0.74	1.01	0.78	0.79	0.73	0.74	0.64	0.53

* Annual amount paid by the Group to employees including not only what established by the National Collective Bargaining Agreements and the Company Collective Agreement, but also any other type of additional remuneration, such as company seniority, overtime work, bonuses, benefit.

** Amount concerning just the National Collective Bargaining Agreements, without including any type of additional remuneration.

DMA and Indicators	Page	Omissions	External Assurance
Sub-Category: Society			
Material Aspect: Local Communities			
G4-DMA	The distributional diversification of the Group and the possibility of communicating by phone or internet with the companies, not only in case of underwriting but also in the claim settlement process, contribute to reduce barriers to access to services. Specific microinsurance projects are also launched in order to provide those who would otherwise be excluded from the traditional market with insurance products.		-
FS14	Sustainability Report 2014, p. 60 The websites of the Generali Group companies are in accordance with the Group web guidelines which comply with the international standards defined by Web Accessibility Initiatives (WAI). The guidelines also provide some suggestions about usability and accessibility for the disabled, such as increasing font size, increasing contrast of font and page background, suitable colour choices for font and background, keyboard navigation, automatic underlining of all links, limited use of flash animation, HTML version of the press releases, communications and sections, thereby guaranteeing access to the greatest possible number of users and avoiding all forms of discrimination.		-
Material Aspect: Anti-Corruption			
G4-DMA	Sustainability Report 2014, p. 29; 54-55 In its sphere of influence, the Generali Group is committed to working against corruption in all its forms. The Group joins the UN Global Compact consistently with such commitment, that is stated in the Code of Conduct. It requires to all its stakeholders to conduct ethically as to counter corruption, provides suitable tools for the prevention of conduct in contrast with principles of correctness, lawfulness and transparency, and implements all measures against corruption.		-
G4-SO4	Sustainability Report 2014, p. 55 The Group also offers adequate and continuous training to its employees who are more likely to come into contact with corrupt practices and phenomena, and, if necessary, agents and their collaborators. The aim is to provide them with the necessary elements to identify and manage activities that are potentially related to these forms of behaviour.		-
G4-SO5	Sustainability Report 2014, p. 54 There was no evidence of legal cases regarding corrupt practices brought against the Group companies or their employees.		-

DMA and Indicators	Page	Omissions	External Assurance
Sub-Category: Product responsibility			
Material Aspect: Product and service labeling			
G4-DMA	Sustainability Report 2014, p. 59 Customer satisfaction plays a key role in the strategic vision of the Group that is committed to developing its products and services according to a customer-driven business approach. The ability of the Group to constantly meet actual customer needs and expectations is a prerequisite for creating and maintaining trust in order to build lasting relationships. Initiatives of dialogue with customers are periodically organized as to learn needs and satisfaction with regard to products and services provided.		-
G4-PR5	Sustainability Report 2014, p. 56-59		-
Material Aspect: Customer privacy			
G4-DMA	The Group processes personal data of employees and clients (actual and potential), injured parties, etc. and takes all the necessary steps to guarantee its security and protection. Minimum standards to be followed when processing personal data within the Group companies and implementing measures are provided in the Group Policy on Personal Information and Data Privacy issued in January 2014 and under adoption in the countries. The Group plans to undertake a communications campaign, aimed at increasing employee awareness of the principles connected with the protection of personal data.		-
G4-PR8	In 2014 insurance companies in the seven main countries* received from clients and recognized as legitimate 178 complaints regarding breaches of customer privacy. Reasons lain in 13 leaks, 21 thefts and 144 improper data transmission and incorrect use of data. In France, Germany, Spain and the Czech Republic also the Privacy Authorities guaranteeing the protection of personal data and similar regulatory bodies received 16 complaints, of which 2 leaks.		-

DMA and Indicators	Page	Omissions	External Assurance
Material Aspect: Product portfolio			
G4-DMA	Sustainability Report 2014, p. 60-61 By their very nature, insurance products have a social value because they provide protection for clients and meet their pension needs. Their social role becomes even more crucial against a general gradual reduction in public services. Among the range of products and guarantees offered there are also some with particular social or environmental value that, for example, meet needs of specific categories, that reward the virtuous conduct of the policyholders or that cover facilities that produce renewable energy. Even if they represent a very small part of the corporate business, they contribute to raise awareness and persuade customers to act responsibly.		-
FS7	Sustainability Report 2014, p. 60 In 2014 premiums from insurance products with particular social value amounted to 1,385 million euro and they represented almost 2.4% of total gross written premiums.		-
FS8	Sustainability Report 2014, p. 61 In 2014 premiums from insurance products with particular environmental value amounted to 2,093 million euro and they represented almost 3.6% of total gross written premiums.		-
Material Aspect: Active ownership			
G4-DMA	Sustainability Report 2014, p. 32-33		-
FS11	Sustainability Report 2014, p. 33 No screen is required by law. Assets that were subject to negative screening were 61.5% of total assets under management.		-

* The seven main countries are Austria, France, Germany, Italy, the Czech Republic, Spain and Switzerland. As such, data refer only to the insurance companies (excluding those of the Europ Assistance group) and the relevant service companies in these countries.