

Material topics and GRI-G4 aspects

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Material topics identified	Impacts boundary: within the Group
Aging society and new family structures	All the Group
Quality of the customer experience	All the Group
Sovereign debt crisis and financial market volatility	All the Group
Increasing law and regulatory complexity	All the Group
Excellence in insurance claims management	All the Group
Employee engagement and promotion of a shared culture	All the Group
Climate change and natural disasters	All the Group
Business innovation for the digital customer	All the Group
Fair remuneration	All the Group
Job creation and responsible restructuring	All the Group
Corporate citizenship and community empowerment	All the Group
Data quality and security	All the Group
Diversity, inclusion and equal opportunity	All the Group
Responsible investments	All the Group

Impacts boundary: outside the Group	Categories/sub-categories and GRI-G4 aspects and other references
Clients, Community	<p>Product responsibility Product portfolio</p> <hr/> <p>Labor practices and decent work Training and education</p>
Clients	<p>Product responsibility Product and Service Labeling</p>
Clients, Community, Financial community	Annual Integrated Report 2014, p. 24; 67-70; 169-196
Clients, Community, Sales force	Annual Integrated Report 2014, p. 24
Clients, Community, Sales force	<p>Product responsibility Product and Service Labeling</p> <p>Sustainability Report 2014, p. 65</p> <p>Labor practices and decent work Employment</p>
Clients, Community	<p>Economic category Economic performance</p>
Clients	Sustainability Report 2014, p. 62
	<p>Labor practices and decent work Employment Equal remuneration for women and men</p>
Community	<p>Labor practices and decent work Labor/management relations</p>
Community	Sustainability Report 2014, p. 71
Clients	<p>Product responsibility Customer privacy</p> <p>Labor practices and decent work Diversity and equal opportunity</p>
Financial community, Community, Environment	<p>Product responsibility Active Ownership</p>

Material topics identified	Impacts boundary: within the Group
Internationalization of the workforce	All the Group
Talent attraction, training and development	All the Group
Corruption prevention	All the Group
Partnership and agency loyalty	All the Group
Insurance solutions rewarding clients for green and responsible behavior	All the Group
Responsible use of energy and natural resources	All the Group
Affordability of insurance solutions and support to communities development	All the Group

Impacts boundary: outside the Group	Categories/sub-categories and GRI-G4 aspects and other references
	Economic category Market presence
	Labor practices and decent work Training and education
Community	Society Anti-corruption
Sales force	Sustainability Report 2014, p. 26-28
Clients, Community, Environment	Product responsibility Product portfolio
Environment	Environmental category Materials Energy Emissions
Clients, Community	Society Local Communities