

# GRI Content Index

## 'in accordance - core' option

### GENERAL STANDARD DISCLOSURES

GENERAL STANDARD DISCLOSURES	PAGE	EXTERNAL ASSURANCE	DESCRIPTION OF GENERAL STANDARD DISCLOSURES
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#### Strategy and Analysis

G4 - 1	Sustainability Report 2015, <a href="#">p. 6-7</a>		– Statement from the most senior decision-maker of the organization about the relevance of sustainability to the organization and the organization's strategy for addressing sustainability
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#### Organizational Profile

G4 - 3	Assicurazioni Generali S.p.A.		– Name of the organization
G4 - 4	Sustainability Report 2015, <a href="#">p. 27-31</a> <a href="http://www.generali.com/what-we-do">www.generali.com/what-we-do</a>		– Primary brands, products, and services
G4 - 5	Assicurazioni Generali S.p.A. P.zza Duca degli Abruzzi 2 - 34132 Trieste - Italy		– Location of the organization's headquarters
G4 - 6	Sustainability Report 2015, <a href="#">p. 119</a> <a href="#">Annual Integrated Report and Consolidated Financial Statement 2015, p. 321-322</a>		– Number of countries where the organization operates, and names of countries where either the organization has significant operations or that are specifically relevant to the sustainability topics covered in the report
G4 - 7	<a href="http://www.generali.com/investors/share-information-analysts/ownership-structure">www.generali.com/investors/share-information-analysts/ownership-structure</a>		– Nature of ownership and legal form
G4 - 8	<a href="#">Annual Integrated Report and Consolidated Financial Statement 2015, p. 60-67</a>		– Markets served (including geographic breakdown, sectors served, and types of customers and beneficiaries)
G4 - 9	Sustainability Report 2015, <a href="#">p. 8-9</a> <a href="#">Annual Integrated Report and Consolidated Financial Statement 2015, p. 86</a>		– Scale of the organization
G4 - 10	Sustainability Report 2015, <a href="#">p. 60; 66</a> The employees included in the Sustainability Report scope amounted to 47,261 and were broken down as follows:		– Total workforce by employment type, employment contract, and region, broken down by gender

#### Workforce by type of contract

Country	Full-time permanent		Full-time fixed-term		Part-time permanent		Part-time fixed-term		Total	
	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015
Italy	12,677	12,521	497	418	1,225	1,268	222	192	14,621	14,399
Austria	4,058	4,068	0	0	631	660	0	0	4,689	4,728
France	5,862	5,928	666	702	724	722	10	8	7,262	7,360
Germany	10,195	9,785	119	94	2,450	2,527	20	22	12,784	12,428
Czech Republic	3,581	3,538	662	739	99	99	37	36	4,379	4,412
Spain	1,738	1,695	9	1	133	150	0	0	1,880	1,846
Switzerland	1,682	1,628	33	33	400	396	25	31	2,140	2,088
<b>TOTAL</b>	<b>39,793</b>	<b>39,163</b>	<b>1,986</b>	<b>1,987</b>	<b>5,662</b>	<b>5,822</b>	<b>314</b>	<b>289</b>	<b>47,755</b>	<b>47,261</b>
<b>Incidence %</b>	<b>83.3%</b>	<b>82.9%</b>	<b>4.2%</b>	<b>4.2%</b>	<b>11.9%</b>	<b>12.3%</b>	<b>0.7%</b>	<b>0.6%</b>	<b>100.0%</b>	<b>100.0%</b>

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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	
	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015
Italy	4,532	4,441	256	209	1,127	1,165	137	104	6,052	5,919
Austria	1,165	1,167	0	0	587	605	0	0	1,752	1,772
France	2,564	2,640	435	478	642	641	6	8	3,647	3,767
Germany	3,557	3,388	77	54	2,215	2,273	13	11	5,862	5,726
Czech Republic	2,269	2,208	511	538	80	74	25	34	2,885	2,854
Spain	593	578	4	1	122	136	0	0	719	715
Switzerland	512	487	20	23	337	330	15	20	884	860
<b>TOTAL</b>	<b>15,192</b>	<b>14,909</b>	<b>1,303</b>	<b>1,303</b>	<b>5,110</b>	<b>5,224</b>	<b>196</b>	<b>177</b>	<b>21,801</b>	<b>21,613</b>
<b>Incidence %</b>	<b>69.7%</b>	<b>69.0%</b>	<b>6.0%</b>	<b>6.0%</b>	<b>23.4%</b>	<b>24.2%</b>	<b>0.9%</b>	<b>0.8%</b>	<b>100.0%</b>	<b>100.0%</b>

G4 - 11	Sustainability Report 2015, <a href="#">p. 68</a>	–	Percentage of total employees covered by collective bargaining agreements
G4 - 12	Sustainability Report 2015, <a href="#">p. 38-39</a>	–	Description of the supply chain of the organization
G4 - 13	<a href="#">Annual Integrated Report and Consolidated Financial Statement 2015, p. 16; 290-291</a>	–	Any significant changes during the reporting period regarding the organization's size, structure, ownership, or its supply chain
G4 - 14	Sustainability Report 2015, <a href="#">p. 7</a>	–	Precautionary approach or principle
G4 - 15	<a href="http://www.generali.com/our-responsibilities/performance/external-commitments">www.generali.com/our-responsibilities/performance/external-commitments</a>	–	Externally developed economic, environmental and social charters, principles, or other initiatives to which the organization subscribes or which it endorses.
G4 - 16	Sustainability Report 2015, <a href="#">p. 81-82</a> The Generali Group is member of the following trade associations in the countries included in the Sustainability Report scope: 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 and Schweizerischer Versicherungsverband (SVV) in Switzerland. The Generali Group provides routine membership dues and views memberships in associations as strategic.	–	Memberships of associations (such as industry associations) and national or international advocacy organizations

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### Identified Material Aspects and Boundaries

G4 - 17	Sustainability Report 2015, <a href="#">p. 119</a> <a href="#">Annual Integrated Report and Consolidated Financial Statement 2015, p. 292</a>	–	List of all entities included in the organization's consolidated financial statements or equivalent documents and those not covered by the report
G4 - 18	Sustainability Report 2015, <a href="#">p. 118-119</a>	–	Process for defining the report content and the aspect boundaries
G4 - 19	Sustainability Report 2015, <a href="#">p. 120-121</a>	–	Material aspects identified in the process for defining report content
G4 - 20	Sustainability Report 2015, <a href="#">p. 124-127</a>	–	Aspect boundary within the organization for each material aspect
G4 - 21	Sustainability Report 2015, <a href="#">p. 124-127</a>	–	Aspect boundary outside the organization for each material aspect
G4 - 22	Sustainability Report 2015, <a href="#">p. 119</a>	–	Explanation of the effect of any restatements of information provided in previous reports, and the reasons for such restatements
G4 - 23	Sustainability Report 2015, <a href="#">p. 119</a>	–	Significant changes from previous reporting periods in the scope and aspect boundaries

### Stakeholder engagement

G4 - 24	Sustainability Report 2015, <a href="#">p. 16</a>	–	List of stakeholder groups engaged by the organization
G4 - 25	Sustainability Report 2015, <a href="#">p. 16</a>	–	Basis for identification and selection of stakeholders with whom to engage
G4 - 26	Sustainability Report 2015, <a href="#">p. 17</a>	–	Approach to stakeholder engagement, including frequency of engagement by type and by stakeholder group
G4 - 27	Sustainability Report 2015, <a href="#">p. 17</a>	–	Key topics and concerns that have been raised through stakeholder engagement, and how the organization has responded to those key topics and concerns, including through its reporting

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<b>Report Profile</b>			
G4 - 28	Sustainability Report 2015, <a href="#">p. 118</a>	–	Reporting period (such as fiscal or calendar year) for information provided
G4 - 29	<a href="http://www.generali.com/our-responsibilities/how-we-report/how-we-report-vista">www.generali.com/our-responsibilities/how-we-report/how-we-report-vista</a>	–	Date of most recent previous report (if any)
G4 - 30	Sustainability Report 2015, <a href="#">p. 118</a>	–	Reporting cycle (such as annual, biennial)
G4 - 31	<a href="http://www.generali.com/our-responsibilities/stakeholder-engagement/contacts">www.generali.com/our-responsibilities/stakeholder-engagement/contacts</a>	–	Contact point for questions regarding the report or its contents
G4 - 32	Sustainability Report 2015, <a href="#">p. 128</a> <a href="http://sustainabilityreport2015.generali.com">http://sustainabilityreport2015.generali.com</a>	–	GRI Content Index and 'in accordance' option chosen
G4 - 33	Sustainability Report 2015, <a href="#">p. 119</a>	–	External assurance for the report
<b>Governance</b>			
G4 - 34	Sustainability Report 2015, <a href="#">p. 18-19</a>	–	Governance structure of the organization, including committees under the highest governance body and any committees responsible for decision-making on economic, environmental and social impacts
<b>Ethics and Integrity</b>			
G4 - 56	Sustainability Report 2015, <a href="#">p. 75</a>	–	Organization's values, principles, standards and norms of behavior such as codes of conduct and codes of ethics

## SPECIFIC STANDARD DISCLOSURES

DMA AND INDICATORS	PAGE	OMISSIONS	EXTERNAL ASSURANCE	DESCRIPTION OF DMA AND INDICATORS
<b>CATEGORY: ECONOMIC</b>				
<b>ASPECT: ECONOMIC PERFORMANCE</b>				
G4-DMA	Sustainability Report 2015, <a href="#">p. 96</a> 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. As to correctly identify and evaluate these risks, the Group is constantly committed to the short-, medium- and long-term monitoring of the main perils and countries to which it is exposed. It uses catastrophic models to forecast damage and it simulates scenarios that make it possible to quantify the economic and insurance effects of individual events. Reinsurance plays a key role in this area: the Group manages it centrally, exploiting the economies of scale permitted by its size and leveraging on the diversification of the business. While aspects linked to the climate change are deemed as risks, an increasingly demand for insurance solutions is registered. Therefore, the Group promotes its existing products and develops new ones as to anticipate the needs of its clients.			– Generic Disclosures on Management Approach
G4-EC2	<a href="#">Annual Integrated Report and Consolidated Financial Statement 2015, p. 106</a>			– Financial implications and other risks and opportunities for the organization's activities due to climate change
<b>ASPECT: MARKET PRESENCE</b>				
G4-DMA	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. The recent turnaround has led to a higher internationalization of the employees, in the management positions as well.			– Generic Disclosures on Management Approach
G4-EC6	In the countries included in the Sustainability Report scope 93% of managers were hired from the local community, i.e. born in the same country in which the Group operates.			– Proportion of senior management hired from the local community at significant locations of operation

DMA AND INDICATORS	PAGE	OMISSIONS	EXTERNAL ASSURANCE	DESCRIPTION OF DMA AND INDICATORS
<b>CATEGORY: ENVIRONMENT</b>				
<b>ASPECT: MATERIALS</b>				
G4-DMA	Sustainability Report 2015, p. 96; 99; 108 <a href="http://www.generali.com/our-responsibilities/protecting-the-environment">www.generali.com/our-responsibilities/protecting-the-environment</a>			– Generic Disclosures on Management Approach
G4-EN1	Sustainability Report 2015, p. 108 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.			– Materials used by weight or volume
<b>ASPECT: ENERGY</b>				
G4-DMA	Sustainability Report 2015, p. 96; 99; 102 <a href="http://www.generali.com/our-responsibilities/protecting-the-environment">www.generali.com/our-responsibilities/protecting-the-environment</a>			– Generic Disclosures on Management Approach
G4-EN3	Sustainability Report 2015, p. 102-104			– Energy consumption within the organization

**Energy consumption**

Country	Electricity (GJ)*		District heating (GJ)		Naturale gas (GJ)		Diesel oil (GJ)		Total energy (GJ)	
	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015
Italy	134,640	148,067	0	0	38,507	49,892	6,610	7,455	179,757	205,414
Austria	37,029	36,184	26,274	26,186	2,585	2,461	0	0	65,889	64,831
France	78,096	72,895	48,870	45,034	607	0	0	0	127,573	117,930
Germany	156,818	157,874	88,020	93,539	21,484	22,578	2,421	350	268,742	274,341
Czech Republic	18,847	21,611	10,129	11,023	0	0	0	0	28,976	32,634
Spain	37,996	35,308	0	0	0	0	0	0	37,996	35,308
Switzerland	31,867	32,238	0	0	7,362	10,524	387	390	39,616	43,152
<b>TOTAL</b>	<b>495,293</b>	<b>504,177</b>	<b>173,293</b>	<b>175,782</b>	<b>70,544</b>	<b>85,455</b>	<b>9,418</b>	<b>8,196</b>	<b>748,548</b>	<b>773,610</b>

\* Electricity consumption includes both electricity purchased and that produced by trigeneration plants in Italy (32,234 GJ in 2014 and 34,613 GJ in 2015) and in Germany (0 GJ in 2014 and 302.8 GJ in 2015)

G4-EN6	Sustainability Report 2015, p. 102			– Reduction of energy consumption
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<b>ASPECT: EMISSIONS</b>				
G4-DMA	Sustainability Report 2015, p. 96; 99-100 <a href="http://www.generali.com/our-responsibilities/protecting-the-environment">www.generali.com/our-responsibilities/protecting-the-environment</a>			– Generic Disclosures on Management Approach
G4-EN15	Sustainability Report 2015, p. 101			– Direct greenhouse gas (GHG) emissions (Scope 1)
G4-EN16	Sustainability Report 2015, p. 101			– Energy indirect greenhouse gas (GHG) emissions (Scope 2)
G4-EN17	Sustainability Report 2015, p. 101			– Other indirect greenhouse gas (GHG) emissions (Scope 3)
G4-EN19	Sustainability Report 2015, p. 100			– Reduction of greenhouse gas (GHG) emissions

DMA AND INDICATORS	PAGE	OMISSIONS	EXTERNAL ASSURANCE	DESCRIPTION OF DMA AND INDICATORS
<b>CATEGORY: SOCIAL</b>				
<b>SUB-CATEGORY: LABOR PRACTICES AND DECENT WORK</b>				
<b>ASPECT: EMPLOYMENT</b>				
G4-DMA				<p>The Generali Group employee policies are characterized by enhancement of employees, professional development, protection of rights and respect for corporate values.</p> <p>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.</p> <p>Group employees are also provided with several benefits in addition to their remuneration.</p>
G4-LA1				<p>In the countries included in the Sustainability Report scope 4,829 new people, of whom 2,561 women, were hired, showing a 10.2% total recruitment rate (11.8% female recruitment rate).</p> <p>5,316 people, of whom 2,715 women, were terminated, showing a 11.2% total turnover rate (12.6% female turnover rate).</p>

**Recruitments and terminations**

Country	≤34		35-54		≥55		Total	
	Recruitments	Terminations	Recruitments	Terminations	Recruitments	Terminations	Recruitments	Terminations
Italy	1,017	832	246	288	11	367	1,274	1,487
Austria	360	257	101	111	1	55	462	423
France	916	640	304	290	5	197	1,225	1,127
Germany	465	389	273	379	21	218	759	986
Czech Republic	507	444	215	304	19	90	741	838
Spain	78	36	33	41	0	69	111	146
Switzerland	169	165	84	103	4	41	257	309
<b>TOTAL</b>	<b>3,512</b>	<b>2,763</b>	<b>1,256</b>	<b>1,516</b>	<b>61</b>	<b>1,037</b>	<b>4,829</b>	<b>5,316</b>



DMA AND INDICATORS	PAGE	OMISSIONS	EXTERNAL ASSURANCE	DESCRIPTION OF DMA AND INDICATORS
G4-LA2	In the countries included in the Sustainability Report scope the remuneration package for our permanent people, both full-time and part-time employees, 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.			– Benefits provided to full-time employees that are not provided to temporary or part-time employees, by significant locations of operation

**ASPECT: LABOR/MANAGEMENT RELATIONS**

G4-DMA	Sustainability Report 2015, <a href="#">p. 68</a>			– Generic Disclosures on Management Approach
G4-LA4	Sustainability Report 2015, <a href="#">p. 68</a>			– Minimum notice periods regarding operational changes, including whether these are specified in collective agreements

**ASPECT: TRAINING AND EDUCATION**

G4-DMA	Sustainability Report 2015, <a href="#">p. 63-64</a>			– Generic Disclosures on Management Approach
G4-LA9				– Average hours of training per year per employee by gender, and by employee category



The Generali Group also trains the sale force not on payroll with 34.6 hours per capita.

G4-LA10	Sustainability Report 2015, <a href="#">p. 63-64</a> In 2015, no information on transition assistance programmes to support employees who are retiring or who have been terminated was available from the countries included in the Sustainability Report scope. 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.			– Programs for skills management and lifelong learning that support the continued employability of employees and assist them in managing career endings
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DMA AND INDICATORS	PAGE	OMISSIONS	EXTERNAL ASSURANCE	DESCRIPTION OF DMA AND INDICATORS
G4-LA11	Sustainability Report 2015, <a href="#">p. 62</a> In the countries included in the Sustainability Report scope, 89.6% of managers, 78% of middle managers, 68.6% of employees and 56.2% of the sales force on payroll were subject to performance and career development assessments.			– Percentage of employees receiving regular performance and career development reviews, by gender and by employee category
<b>ASPECT: DIVERSITY AND EQUAL OPPORTUNITY</b>				
G4-DMA	Sustainability Report 2015, <a href="#">p. 71-73</a>			– Generic Disclosures on Management Approach
G4-LA12	Sustainability Report 2015, <a href="#">p. 18; 73</a>			– Composition of governance bodies and breakdown of employees per employee category according to gender, age group, minority group membership, and other indicators of diversity

**Workforce by level**

Country	Managers		Middle Managers		Employees		Sales force on payroll		Other	
	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015
Italy	336	366	1,848	1,888	6,511	6,255	5,919	5,884	7	6
Austria	50	50	164	166	2,591	2,599	1,884	1,913	0	0
France	111	119	3,223	3,288	2,128	2,126	1,800	1,827	0	0
Germany	198	217	623	739	9,455	9,339	2,508	2,133	0	0
Czech Republic	47	56	417	373	3,143	3,352	768	631	4	0
Spain	60	66	282	287	919	963	609	521	10	9
Switzerland	22	26	140	176	1,424	1,336	554	550	0	0
<b>TOTAL</b>	<b>824</b>	<b>900</b>	<b>6,697</b>	<b>6,917</b>	<b>26,171</b>	<b>25,970</b>	<b>14,042</b>	<b>13,459</b>	<b>21</b>	<b>15</b>

**Female workforce by level**

Country	Managers		Middle Managers		Employees		Sales force on payroll		Other	
	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015
Italy	47	57	362	389	3,292	3,130	2,350	2,342	1	1
Austria	5	5	34	34	1,466	1,478	247	255	0	0
France	35	38	1,681	1,741	1,479	1,509	452	479	0	0
Germany	30	31	135	151	5,203	5,104	494	440	0	0
Czech Republic	7	9	183	162	2,002	2,105	692	578	1	0
Spain	6	8	56	58	483	513	172	135	2	1
Switzerland	2	2	32	41	832	786	18	31	0	0
<b>TOTAL</b>	<b>132</b>	<b>150</b>	<b>2,483</b>	<b>2,576</b>	<b>14,757</b>	<b>14,625</b>	<b>4,425</b>	<b>4,260</b>	<b>4</b>	<b>2</b>

DMA AND INDICATORS	PAGE	OMISSIONS	EXTERNAL ASSURANCE	DESCRIPTION OF DMA AND INDICATORS	
G4-LA12 (continued)	<b>Workforce by age bracket</b>				
	<b>Country</b>	<b>≤34</b>	<b>35-44</b>	<b>45-54</b>	<b>≥55</b>
		2014 2015	2014 2015	2014 2015	2014 2015
	Italy	3,234 2,843	5,409 5,422	4,348 4,550	1,630 1,584
	Austria	1,118 1,104	1,166 1,130	1,735 1,716	670 778
	France	1,877 1,971	1,968 2,002	2,048 2,027	1,369 1,360
	Germany	2,433 2,207	3,433 3,208	4,735 4,690	2,183 2,323
	Czech Republic	1,820 1,752	1,222 1,311	894 869	443 480
	Spain	358 362	520 505	656 649	346 330
	Switzerland	868 824	561 534	422 451	289 279
	<b>TOTAL</b>	<b>11,708 11,063</b>	<b>14,279 14,112</b>	<b>14,838 14,952</b>	<b>6,930 7,134</b>
	<b>Female workforce by age bracket</b>				
	<b>Country</b>	<b>≤34</b>	<b>35-44</b>	<b>45-54</b>	<b>≥55</b>
		2014 2015	2014 2015	2014 2015	2014 2015
	Italy	1,527 1,302	2,437 2,486	1,575 1,692	513 439
	Austria	438 412	487 484	694 711	133 165
	France	1,021 1,111	985 1,010	1,001 1,002	640 644
	Germany	1,322 1,173	1,677 1,571	2,068 2,110	795 872
	Czech Republic	1,215 1,150	746 778	619 602	305 324
	Spain	153 162	237 230	215 236	114 87
	Switzerland	418 388	226 211	149 164	91 97
	<b>TOTAL</b>	<b>6,094 5,698</b>	<b>6,795 6,770</b>	<b>6,321 6,517</b>	<b>2,591 2,628</b>
<b>ASPECT: EQUAL REMUNERATION FOR WOMEN AND MEN</b>					
G4-DMA	Sustainability Report 2015, p. 68 The Generali Group makes no discrimination in terms of remuneration that is commensurate with competence, responsibility and merit.			– Generic Disclosures on Management Approach	
G4-LA13				– Ratio of basic salary and remuneration of women to men by employee category, by significant locations of operation	

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G4-LA13  
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**Women/men remuneration**

Country	Managers		Middle Managers		Employees		Sales force on payroll	
	Remuneration*	Basic salary**	Remuneration*	Basic salary**	Remuneration*	Basic salary**	Remuneration*	Basic salary**
Italy	0.79	0.86	0.80	0.97	0.81	0.89	0.77	0.87
Austria	0.91	0.96	0.93	0.97	0.70	0.79	0.66	0.76
France	0.84	0.87	0.74	0.79	0.93	0.93	0.73	0.65
Germany	1.00	1.05	1.08	1.12	0.80	0.81	0.47	0.44
Czech Republic	0.89	0.86	0.74	0.72	0.74	0.76	1.03	0.97
Spain	0.80	0.88	0.81	0.88	0.76	0.77	0.87	1.00
Switzerland	0.89	0.94	0.92	0.93	0.75	0.75	0.33	0.33

\* Annual amount paid by the Group to employees including not only what established by the National Collective Bargaining Agreements and the Company Collective Agreementst, 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	DESCRIPTION OF DMA AND INDICATORS
<b>SUB-CATEGORY: SOCIETY</b>				
FS14	Sustainability Report 2015, <a href="#">p. 28</a>			<p>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.</p> <p>– Initiatives to improve access to financial services for disadvantaged people</p>
<b>ASPECT: ANTI-CORRUPTION</b>				
G4-DMA	Sustainability Report 2015, <a href="#">p. 38</a> ; <a href="#">75-77</a>			<p>In its sphere of influence, the Generali Group is committed to working against corruption in all its forms. The Group joins the local network of Global Compact and that of Trasparency International 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.</p> <p>– Generic Disclosures on Management Approach</p>
G4-S04	Sustainability Report 2015, <a href="#">p. 75-77</a>			<p>– Communication and training on anti-corruption policies and procedures</p>
G4-S05	Sustainability Report 2015, <a href="#">p. 75</a>			<p>– Confirmed incidents of corruption and actions taken</p> <p>There was no evidence of legal cases regarding corrupt practices brought against the Group companies or their employees.</p>

DMA AND INDICATORS	PAGE	OMISSIONS	EXTERNAL ASSURANCE	DESCRIPTION OF DMA AND INDICATORS
<b>SUB-CATEGORY: PRODUCT RESPONSIBILITY</b>				
<b>ASPECT: PRODUCT AND SERVICE LABELING</b>				
G4-DMA	Sustainability Report 2015, <a href="#">p. 24</a>			– Generic Disclosures on Management Approach
G4-PR5	Sustainability Report 2015, <a href="#">p. 25</a>			– Results of surveys measuring customer satisfaction
<b>ASPECT: CUSTOMER PRIVACY</b>				
G4-DMA	Sustainability Report 2015, <a href="#">p. 31</a> ; <a href="#">82</a>			– Generic Disclosures on Management Approach
G4-PR8	In 2015, the companies included in the Sustainability Report scope received from clients and recognized as legitimate 204 complaints regarding breaches of customer privacy. In France, Germany, the Czech Republic and Spain also the Privacy Authorities guaranteeing the protection of personal data and similar regulatory bodies received 23 complaints. Reasons lain in 33 leaks, 17 thefts and 177 other reasons, mainly improper data transmission and incorrect use of data.			– Total number of substantiated complaints regarding breaches of customer privacy and losses of customer data
<b>ASPECT: PRODUCT PORTFOLIO</b>				
G4-DMA	Sustainability Report 2015, <a href="#">p. 27-31</a>			– Disclosures on Management Approach
FS7	Sustainability Report 2015, <a href="#">p. 27</a> In the countries included in the Sustainability Report scope, the premiums from insurance products with particular social value represented almost 2.5% of total gross written premiums in 2015.			– Monetary value of products and services designed to deliver a specific social benefit for each business line broken down by purpose
FS8	Sustainability Report 2015, <a href="#">p. 29</a> In the countries included in the Sustainability Report scope, the premiums from insurance products with particular environmental value represented 0.7% of total gross direct premiums in 2015.			– Monetary value of products and services designed to deliver a specific environmental benefit for each business line broken down by purpose
<b>ASPECT: ACTIVE OWNERSHIP</b>				
G4-DMA	Sustainability Report 2015, <a href="#">p. 44</a>			– Disclosures on Management Approach
FS11	Sustainability Report 2015, <a href="#">p. 42</a> No screen is required by law. Assets that were subject to negative screening were 60% of total Assets Under Management.			– Percentage of assets subject to positive and negative environmental or social screening