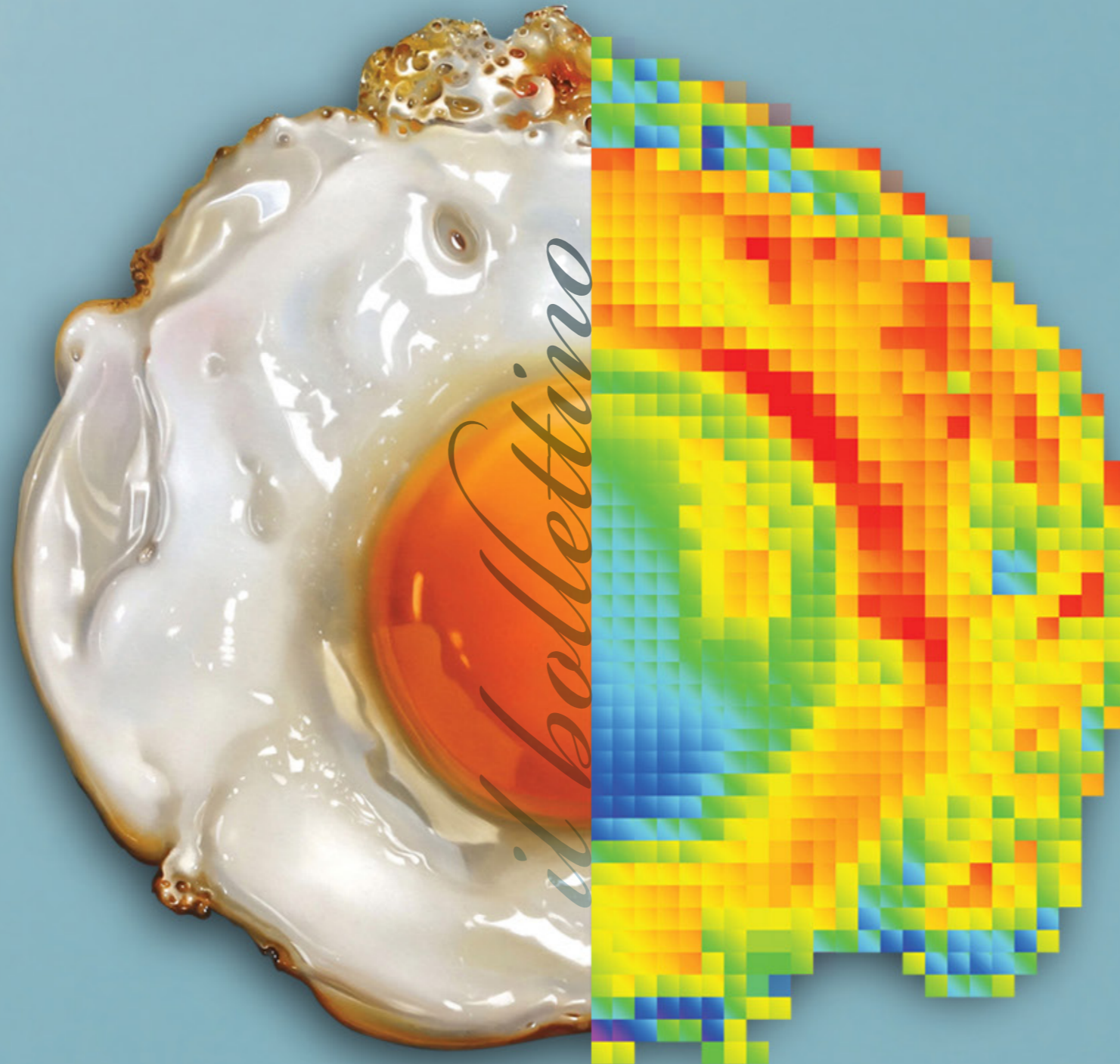


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**il bollettino**

Generali Group Magazine since 1893  
Number 3 – Series 13 – December 2015

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T R A N S F O R M A T I O N S

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## The Artwork

Our special thanks go to Dutch artist Tjalf Sparnaay, who agreed to let us use his BMG Fried Egg for the realization of this issue's cover.

Born in Haarlem on 1954, Tjalf Sparnaay is a self-taught artist who has devoted his career, since 1987, to a style that he defines as "Megarealism". Sparnaay is now considered as one of the most relevant painters of contemporary Hyperrealism.

Stunning images of fried eggs, juicy cheeseburgers, French fries covered in mayonnaise and ketchup, a creamy dessert with a paper umbrella or colored pastries; Barbie dolls, a crushed Coca-Cola can, a bunch of plastic tulips wrapped in cellophane and other still-lives are the main features in his works. He enlarges them into huge formats permitting the viewer to rediscover trivial and everyday-objects before their eyes. 'My paintings,' remarks Sparnaay, 'are intended to enable the viewer to experience reality once again, to rediscover the essence of the object that has become so common. I wish to reduce it to the DNA of the universal structure in all its beauty. I call it 'the beauty of the everyday'.

Sparnaay's works have been exhibited worldwide and can be regularly found in cities such as London or New York.

*BMG Fried Egg*  
2013  
80 × 80 cm  
oil painting

## The Cover

The egg. The first embryo. Life. Transformations.

With this as foundations, *il bollettino* deals with the changing state of things in this latest December issue. Life is changing fast, very fast; communities are responsible and at the same time, struggling for adaptation. We've recently witnessed to the probably most important international meeting on Climate Change since Kyoto, on 1997; what have we done and what shall we do to continue our living? We've been attending to a series of studies that prove that our eating habits should follow new paths; the subject is back on the table. Big data, numbers, letters, pixels; collecting information about communities has become a major issue these days and knowing how to deal with it requires of new considerations and professionals on the field.

On cover, an oil-painting of a fried egg is exposed to a thermographic analysis with the will of awakening a series of questions that our readers should be asking themselves today.

## Special thanks

Tjalf Sparnaay  
Elena Scovazzi  
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Fabrizio Giraldi  
Claudio Sforza  
Giuseppe Pavanello  
Antonio Cataruzza  
Eric Barrière  
Massimo Goina  
Alberto Fanelli  
Elisa Eterno  
Elisabetta Kluzer  
Valeria Conigliaro  
Lucia Silva  
Massimo Livi Bacci  
Lorenzo Taucer  
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Tomáš Hrbek  
Tomáš Volejník  
Francesca Gasperi  
Simone Coggi  
Marco Marini  
Clelia Mora  
Dario Luise  
Maria Teresa Grassi  
Alessandro Cargnelli  
Gabor Dani  
David Korosic

# Transformations



by Simone Bemporad  
 Head of Group Communications  
 and Public Affairs  
 Editor in chief

Generali is undergoing a profound cultural transformation, aimed at regaining its status as a key competitor among global market leaders, in what has become a markedly client-oriented scenario. We want to be the first choice of clients who are now technologically savvy and expect the highest level of service. And we are confident that we can be the best and fastest to meet this goal, in order to guarantee the satisfaction of our client base and the growth of our business.

The strategy announced by Group CEO Mario Greco in 2015 represents a turning point, a change of cultural and business paradigms. The secret is not simply the ability to read change or adjust to new evolving scenarios, but to interpret them and be protagonists of such a makeover. Being ahead of the trend is no longer an option. Against this background, the transformation for which we have laid solid foundations in recent months takes on new significance and offers us some ideas of how the near future will look. In this issue of *il bollettino* we attempt to understand some of these prospects, from the most salient current affairs to community issues, from business to culture.

In the past even large, apparently dynamic companies have failed to interpret the signs of change and evolve their business. Think about Kodak that ignored the decline in sales of photographic film and the need to transition to digital photography, despite having invented the core technology used in current digital cameras. Olivetti was another that was unable to match innovation with the quality standards it had committed itself to when the margins on the PC market were diminishing. Or Nokia, that failed to read in the introduction of smartphones the profound transformation affecting the communication world, switching from vocal to data traffic.

Interpreting change, looking sufficiently forward, being flexible enough to satisfy today's global needs while anticipating those of future generations: this is precisely what Generali is about and how we intend to leave our comfort zone.

Think, for example, about our clients aged between 65 and 75. When they were born, there was no television, no contact lenses or credit cards, no fast foods, instant coffee or group therapy. The world of personal computers and

big data hadn't seen the light of day and when people said 'word' they meant it in a grammatical sense. The current speed of change would have been unimaginable in the past and yet today's consumers look to the future more than ever before.

Furthermore, Generali intends to contribute to the discussion on the main global issues that will undergo significant transformations in the near future. The new challenges of food, the new mobility of things and the migration of people, the talent and role of the individual in tomorrow's society, the respect for the planet in which we live and tangible climate changes are only some of the themes we wish to address.

To interpret this vision, *il bollettino* is also changing. With 'The future in your daily life' our magazine investigates possible 'futures,' catching ongoing macro trends, offering a positive perspective and useful content for the choices we need to make every day in the business environment as well as in our communities.

The best way to predict the future is to contribute to shaping it. Each one of us, in the company of others, can imagine a piece of the future and start planning it. Together.



# Community first

Our environment is undergoing a profound transformation, dictated by a series of phenomena that are extremely complex due to the scope and magnitude of their potential effects.

The World Economic Forum calls them ‘global risks’ and, in the latest edition of the *Global Risk Report*, it stressed how their interdependence makes them even more unpredictable. A fitting example is climate change, resulting from the mismanagement of human activities and causing extreme weather events that lead to famine, migration, inequality and so on.

A number of international initiatives attempted to address these issues in 2015. In December, the 2<sup>st</sup> Conference of the Parties (COP) of the United Nations was held

in Paris to reach a global agreement on climate. Generali actively participated in the COP through Generali France, endorsing the commitments stated in its Environment and Climate Policy and within the broader Group Social Responsibility strategy.

The first section of this issue of *il bollettino* looks at these questions in depth and opens with an overview on climate change.

The following articles help readers understand how climate change triggers a series of effects with social and economic consequences that include migration and famine. Their purpose is to stimulate a deeper reflection on the role of Generali Group in the transition towards a more sustainable economy and society, offering protection

against the impacts of such risks while also concentrating on new opportunities to seize.

Enjoy!

by Lucia Silva



PHOTO: DAVID LIVINGSTON / GETTY IMAGES

There is a large body of sceptics concerning climate change. The proof is often violent. The well known street-artist Banksy wrote in big red capital letters 'I don't believe in Global Warming' on a wall beside Regent's canal in Camden, north London, 2009

# Extreme Weather – Our New Constant

According to the world's climate experts our weather will 'intensify'. Already 2016 is foreseen as the warmest year since records started. Cold weather temperatures are also likely to be extreme.

by Filippo Giorgi

## WHY ARE WE CONCERNED ABOUT CLIMATE CHANGE?

Climate change is one of the main scientific, technological, socio-economic and political challenges of the 21st century. According to the Intergovernmental Panel on Climate Change (IPCC), the most authoritative international scientific body on climate science, warming of the Earth's global climate is by now indisputable. Evidence includes: increasing global land and ocean temperatures (about 0.85 °C since the beginning of the 20th century), the receding of most glaciers in the world, reduced snow and sea ice cover (most noticeably the polar ice cap), rising sea level (globally about 20 cm since the beginning of the 20th century), and a melting permafrost. Climate scientists are also 95% confident that most of this warming is due to increased concentrations of man-made greenhouse gases (GHG). The primary culprit is carbon dioxide (CO<sub>2</sub>) produced in the combustion process, mainly by the use of fossil fuels, and this has resulted in a steady increase of atmospheric CO<sub>2</sub> concentrations, from a pre-industrial natural level of 270-280 ppm to more than 400 ppm in recent years. Other GHG, such as methane, have shown similar growth rates. Should man-made emissions of GHG continue to increase, this will lead to further and possibly faster warming. Climate model

## COSTAL VULNERABILITY AND CLIMATE RELATED IMPACTS

People living in Low Elevation Coastal Zones

Source: NASA, 2009; Columbia University, GRUMP 2008; UN-Habitat, 2009; ISOCARP Congress, 2009; UNFCCC, 2005

- No data
- Countries not affected
- 0.1% to 10%
- 10% to 20%
- 20% to 50%
- More than 50%

projections indicate a further warming of up to 4-5 °C by the end of the 21st century under the highest GHG emission scenarios developed by the IPCC.

activities and thus any change in climate will affect our lives. The effects of global warming are many and multifaceted, but I would like to highlight three of them.

warmer atmosphere. This intensification manifests itself, among other processes, in an increase of the frequency and intensity of extreme weather events both wet and dry. In other words, in a warmer climate it tends to rain more intensely but with longer dry spells between, thereby leading to an increased risk of flood, drought and heat waves. This has been one of the most robust signals noted both in observations over recent decades and in model projections, and can have, of course, severe consequences on the

### Are we willing to risk very severe consequences by not paying an affordable cost today?

Why should we worry about global warming? Weather and climate are backgrounds to most of society's

The first is what we call the 'intensification of the hydro-logic cycle' due to the greater water and energy content of a



### WHAT WOULD HAPPEN IF THE SEA LEVEL ROSE BY ONE METER?

Over 23% of the world's population lives next to the sea and close to large river deltas, where, throughout history, humans have built large urban settlements which are expected to rapidly grow in future decades. Thus, a rise of sea level by up to one meter could have a devastating effect. Millions of people from low-lying countries such as Bangladesh would be displaced; atolls and islands in the Pacific Ocean would be swamped; agriculture would suffer from salt water intrusion. Sea level rise could cause dikes in Holland to fail, and cost coastal mega-cities from New York to Tokyo billions of dollars for construction of sea walls and other infrastructure to combat the tides. A recent study estimated the costs of adapting to a one-meter sea level rise in the US would amount to US\$156 billion (3% of GNP).

Many river delta regions (such as the Mississippi, Amazon, and Nile), large bays and inland seas (like San Francisco, Maine, the Mediterranean) would also bear the brunt. Of particular concern are London, Bangkok and New York, Shanghai and Mumbai, Alexandria and Cairo, Amsterdam, Calcutta, Guangzhou, Miami, Tianjin, Ho Chi Minh City, Tokyo and Dhaka, all of which would be below sea level if the rise took place.

### WHY IS THE GREENHOUSE EFFECT PHENOMENON INTENSIFYING?

Greenhouse Gas emissions from human activities have grown exponentially since the First Industrial Revolution (from about 1760 to sometime between 1820 and 1840)

### WHAT ARE THE HUMAN SOURCES OF GREENHOUSE GAS EMISSIONS?



areas affected. The second effect to highlight is the sea level rise associated with the melting of glaciers and ice sheets (e.g. Greenland) and with the expansion of warming waters. Current model projections suggest possible global increases of sea level of up to 1 m by the end of the century. This would have devastating impacts on coastal areas (e.g. storm surges, flooding, salt water intrusion), which are expected to be increasingly populated in future decades. The third effect is glacier melting. Glaciers are the water reservoirs for billions of people, and thus their depletion would decrease the availability of fresh water and endanger food security for a large segment of the human population.

It might be argued that Earth’s climate has always changed in the past, for example in the cycle of glacial and interglacial periods, however the changes we are experiencing in this century are occurring at a much faster pace than in the past. In addition, sustained large-scale warming for hundreds of years may result in semi-irreversible changes (often called ‘tipping points’) that can profoundly modify the earth’s climate, such as the melting of the Greenland and West Antarctica ice sheet (which would result in a sea level rise of more than 10 meters) or the collapse of the deep ocean circulation. Clearly, when added to other environmental stresses, such as air

and water pollution, soil degradation and loss of biodiversity, global warming can become an important factor in inhibiting the sustainable development of societies. This is particularly relevant for developing countries, which are most vulnerable to environmental changes and lack the resources to implement suitable response policies. The unequal distribution of the impacts of climate change could possibly exacerbate regional and social conflicts associated with the availability of natural resources and the vulnerability to climate-related stresses.

Given this situation, the question is: what can we do to avoid the most severe consequences of climate change? Have we already reached the point of no return? The impacts of global warming essentially depend on the amount of GHG in the atmosphere, the higher the amount, the higher the warming and its impact. The amount of (global) warming today considered to be below the danger level is 2 °C above pre-industrial temperatures, i.e. slightly more than one degree above present day (global) temperatures. This requires stabilizing CO<sub>2</sub> concentrations at about 450-500 ppm (compared to the current value of 400 ppm), which in turn requires reducing CO<sub>2</sub> emissions by about 20% by 2020 and 50-70% by 2050.

The reduction of CO<sub>2</sub> emissions essentially implies a move towards a less carbon-intensive energy system,

## WHERE ARE WE NOW AND WHAT ARE THE SCENARIOS?

### WHICH IMPACTS HAVE BEEN IDENTIFIED?

The alteration of existing balances induced by the rise of greenhouse gas emissions has many consequences



## Filippo Giorgi

Filippo Giorgi received a PhD from the School of Geophysical Sciences of the Georgia Institute of Technology, Atlanta GA, in 1986. He was a scientist at the National Center for Atmospheric Research (NCAR), Boulder CO, from 1986 to 1998, when he moved to the Abdus Salam International Centre for Theoretical Physics (ICTP), Trieste, Italy, where he is the head of the Earth System Physics section (ESP). Giorgi is an international leading expert in climate modeling, climate variability and change, chemistry-climate interactions and biosphere-atmosphere interactions. He has authored more than 280 peer-reviewed scientific publications and is included in the 2001 highly cited list (top 0.1% most cited scientists in the previous 20 years) in the Geosciences. Giorgi is on numerous international scientific committees and from 2002 to 2008 was in the bureau of the Intergovernmental Panel on Climate Change, IPCC, which won the 2007 Nobel Price for Peace.

## HOW TO ACT FROM NOW ON

Mitigation: reducing emissions by between 10 to 20% per decade

in other words a decrease in the use of fossil fuels. The IPCC has indicated that in the short term (next few decades) the most effective contribution towards the achievement of this target is to improve energy efficiency, while in the longer term the transition to renewable energy systems (e.g. solar, wind, hydro-power, geothermic) offers a greater potential of carbon emission reduction. This energy conversion, of course, implies a cost, and thus a fundamental question is whether the 2 °C target is achievable without endangering the global economic growth.

The IPCC has estimated that the cost of achieving the 2 °C target is approximately 4-5% of the global Gross Domestic Product (GDP) by 2050. If we consider that on average the global GDP grows by a few percentage points per year, this target only implies a delay of a few years in the world economic growth by 2050, a price that appears affordable in order to prevent the most severe consequences of global warming.

Global warming is thus essentially a value judgment issue. Are we willing to risk very severe consequences of climate

change for the next generations by not paying an affordable cost today? Global negotiations among governments have so far struggled with this issue, but a new awareness and call for change appears to be coming from the base of civil society, with the increasing development and use of green technologies. It is hoped that this call will be heard by the world's nations at the upcoming negotiation tables of the eleventh session of the Conference of Parties (COP) in December 2015 in Paris.



Ban Ki-moon, eighth and current Secretary-General of the United Nations, addresses the successful COP21 meeting in Paris

# COP21 – At Last a Worldwide Agreement

Becoming a corporate partner of COP21 was an easy choice to make for Generali France. Now we must examine the concerns and opportunities that accompany the new reality of climate change

*by Rubens Pauluzzo*



Over 190 countries came together from November 30 to December 11, 2015 in Le Bourget, near Paris at the United Nations Climate Change Conference COP21. Their goal was to reach an agreement

will increase, and health-related impacts will be considerable, with a rise in deaths caused by heat-waves and changes in the geographic distribution of certain illnesses. Occurring more often, heat-

undertaken by members of civil society in order to reduce their environmental impact. Solutions COP21 will be at the Grand Palais de Paris and in Le Bourget during the COP21 conference. Generali France will also be there on several occasions at both locations for televised conferences and programs.

Paris also saw CMP11, the 11th session of the Meeting of the Parties to the 1997 Kyoto Protocol. The protocol has now been extended until 2020

Paris



### Taking action to keep global warming below two degrees compared to its pre-industrial era level

aimed at drastically cutting greenhouse gas (GHG) emissions. Taking action to keep global warming below two degrees compared to its pre-industrial era level has become a matter of urgency. Past the two degrees limit, the consequences would be irreversible. That is the challenge facing the COP21 Conference.

waves, ombined with air pollution and insect displacement, trigger the arrival of tropical diseases such as Dengue Fever in many parts of the world. From that standpoint, the company has placed climate change at the core of its societal commitments for more than ten years, and becoming a corporate partner of COP21 was an easy choice to make. The good news is that insurers have powerful leverage to aid the implementation of policies aimed at reducing and adapting to climate change. This leverage is based on the way they manage their assets and incentivize their clients to adopt more environmentally-friendly behaviour.

### JOINT EFFORT LIMITS EMISSIONS

Man is the cause of climate change. This growing awareness, born initially

As an insurer, Generali France is concerned about the effects of climate change and its impact, not only for its clients but also in terms of how the new associated risks will have to be addressed in the future. Climate change has intensified ‘natural’ events (cyclones, storms, heavy rains, floods, drought and heat waves) and thus has generated greater losses at an increasing frequency. As a result, claims have been on the rise, leaving policyholders in difficult living conditions. This new reality has upset the balance of our environmental – and now economic – systems.

### HOW PEOPLE CAN HELP

Before becoming an official partner of COP21, Generali France joined Solutions COP21 in July 2014. This initiative highlights projects and actions

### UNITED NATIONS CLIMATE CHANGE CONFERENCES

<b>1995</b> <b>COP 1</b> The Berlin Mandate	<b>2001</b> <b>COP 6</b> Bonn, Germany	<b>2006</b> <b>COP 12 / CMP 2</b> Nairobi, Kenya	<b>2012</b> <b>COP 18 / CMP 8</b> Doha, Qatar
<b>1996</b> <b>COP 2</b> Geneva, Switzerland	<b>2001</b> <b>COP 7</b> Marrakech, Morocco	<b>2007</b> <b>COP 13 / CMP 3</b> Bali, Indonesia	<b>2013</b> <b>COP 19 / CMP 9</b> Warsaw, Poland
<b>1997</b> <b>COP 3</b> Kyoto, Japan	<b>2002</b> <b>COP 8</b> New Delhi, India	<b>2008</b> <b>COP 14 / CMP 4</b> Poznań, Poland	<b>2014</b> <b>COP 20 / CMP 10</b> Lima, Peru
<b>1998</b> <b>COP 4</b> Buenos Aires, Argentina	<b>2003</b> <b>COP 9</b> Milan, Italy	<b>2009</b> <b>COP 15 / CMP 5</b> Copenhagen, Denmark	<b>2015</b> <b>COP 21 / CMP 11</b> Paris, France
<b>1999</b> <b>COP 5</b> Bonn, Germany	<b>2004</b> <b>COP 10</b> Buenos Aires, Argentina	<b>2010</b> <b>COP 16 / CMP 6</b> Cancún, Mexico	<b>2016</b> <b>COP 22 / CMP 12</b> Marrakech, Morocco
<b>2000</b> <b>COP 6</b> The Hague, Netherlands	<b>2005</b> <b>COP 11 / CMP 1</b> Montreal, Canada	<b>2011</b> <b>COP 17 / CMP 7</b> Durban, South Africa	<b>2017</b> —

The insurance sector is directly impacted by this trend. Property damage





# Generali France is Official partner of COP21

The company has a wide range of continuing and developing initiatives aimed at helping clients reduce greenhouse gas emissions and gain better control of their risks.



The Group has also targeted business travel and commuting through its travel policy, with the aim of reducing our transport-related greenhouse gas.



The company serves as an advisor to its 800,000 corporate and professional clients through its 'Generali Performance Global' performance audit programme, initiated in 2006. By including all aspects of Corporate Social Responsibility

(CSR) in its analysis of their risks, Generali France can help them reduce the potential environmental impacts and carbon footprint generated by their activity and thus steer them towards a more sustainable performance.



This commitment also applies to Generali France's internal policy governing the energy consumption of our business offices and use of natural resources (paper, water, etc.). In fact, the Innovatis and Wilo buildings are HQE Exploitation (High Environmental Quality - Operations) certified.



In its own efforts to limit its environmental impact, Generali France has established a responsible real estate and financial asset management policy.



In today's increasingly uncertain environment, Generali is working to improve the modelling of risks associated with climate change, alongside a team of

researchers, including a climatologist and a geographer. It is also building a creative team to focus on incorporating climate change into Generali's strategy.



PHOTO: BENJAMIN GEMINEL

Delegates celebrate the successful conclusion of COP21 in Paris





All 195 signatory countries commit to keeping global warming well below 2 °C compared with pre-industrial times



1.5 °C is considered a more adequate cap, beyond which some insular nations risk being lost under the sea



The progress of the agreement will be monitored every five years



From 2020, wealthy countries will allocate a minimum of a hundred billion US dollars annually to poorer nations, to support their development and help them deal with the consequences of climate change, already manifesting itself with desertification and floods

of science, was quickly relayed to politicians and diplomats the world over. Under the aegis of the United Nations, these representatives decided to meet regularly to attack the climate challenge head on. Their objective was to reach international agreements aimed at reducing – and then limiting – GHG emissions and finally to adapt to climate change.

That was more than 20 years ago. The first major guidelines for sustainable development were laid down in Rio in 1992 and expanded at the Kyoto conference in 1997. Every year since 1995, the signatory countries of the Rio Convention have met at the climate change conference, called the Conference of Parties (COP).

The third annual Cop in 1997 saw the adoption of the Kyoto Protocol. For the first time, 38 industrialised countries made a commitment to reduce

their greenhouse gas emissions by an average of 5.2% by 2012 compared to their level in 1990. This commitment was voluntary and GHG emission quotas were set for each signatory country. Developing countries (such as China, Brazil and India) were not subject to a fixed reduction target so that their development would be unhindered. They were not seen as being responsible for the additional greenhouse effect triggered by industrialised countries at the end of the 19th century.

The United States and Canada did not ratify the protocol or declined to make a commitment. The 15th annual COP, held in Copenhagen, is often viewed as a failure. Its objective was to conclude an agreement which built on the Kyoto Protocol. However, the participants were unable to reach a consensus and the document signed was legally non-binding. While the need to limit global

warming to two degrees was reiterated, no quantified target was presented for reducing GHG emissions. On the plus side, industrialised countries agreed to create a Green Climate Fund that would grow to \$100 billion by 2020 in order to finance measures to attenuate and adapt to climate change in southern countries.

Participants at this year's 21st annual COP21 aimed to set the terms of the agreement that will take over from the Kyoto Protocol starting in 2020:

change). Each country must present its contribution in 2015, which will serve as a basis for year-end negotiations. COP21 was therefore a critical step in determining whether we can take the necessary measures to keep global warming below two degrees.

Investments will have to be made in the coming decades to ensure the energy transition and adaptation of our societies. Although it is difficult to assess the cost of doing nothing, it could

**Adopt a legally binding international agreement that respects the principle of differentiation**

the goal is to adopt a legally binding international agreement that respects the principle of differentiation (all countries are not equally responsible for climate

represent anywhere from 5% to 20% of world GDP versus just 1% to 2% of GDP for taking action.





PHOTO: JEFF J MITCHELL / GETTY IMAGES

# Facing the Challenges of Dynamic Migration

Income and age differentiation stimulates a growing rate of migration presenting Europe with interesting challenges and the choice between growth and decline

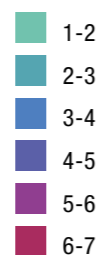
*by Massimo Livi Bacci, Professor of Demography*

Migrants are escorted by police through fields towards a holding camp in the village of Dobova on October 26, 2015 in Rigonca, Slovenia. Thousands of migrants marched across the border between Croatia into Slovenia as authorities intensify their efforts to attempt to cope with Europe's largest migration of people since World War II



## HOW MIGRATION EFFECTS THE DEVELOPED WORLD

According to UN estimates, a quarter of a billion people in the world have migrated at some point in their lives. Six migrants out of ten have established themselves in developed countries, representing about 11% of the local population. That figure has tripled in the last 50 years underlining how dynamic migration is. While slowing in times of crisis, the growth of migration flows is a natural consequence of globalization, fed by the policies of those states and international institutions (in particular, the World Trade Organization, WTO) that made financial flows and the exchange of goods and services among countries much simpler.



Meanwhile, migration policies have gone in the opposite direction by adopting increasingly restrictive rules and stronger controls. In spite of them, migration flows have continued to increase. This is a result of the growing economic gap between rich and poor countries and the so-called ‘demographic spring,’ which derives from the disbalance between sustained development in poor countries and stagnation in wealthier ones. The average difference in per-capita income (in Purchasing Power Parity dollars) among three major rich countries (United States,

Japan, Germany) and seven less wealthy or poor ones (China, India, Indonesia, Nigeria, South Africa, Brazil and Mexico) was 25,000 dollars in 1980, reaching 40,000 in 2013. The demographic gap is also widening. From 2015 to 2050, the active population (aged 20-65) of developed countries will shrink by 20%, while that of less developed countries will grow by 40%.

The demographic history of Europe (Russia included) from the end of WWII can be divided into two equal phases – 1945-1980 and 1980-2015, while a

third phase can be added from 2015 to 2050 for which reliable forecasts are available. In the first phase, the so-called ‘demographic boom,’ Europe’s population grew by a third, while inbound and outbound migration flows were essentially equal. In the second phase (‘slowdown and stagnation’), growth went down significantly to 7%, in spite of a net migration input of 40 million people. The third, upcoming phase (‘decline’) will see a decrease in population, despite an expected inflow of over 30 million migrants. Between

now and 2050, should they decide to close their doors to migrants, almost all European countries (with the exception of the United Kingdom, France, Sweden, Norway and Ireland) will experience a decline in population. Furthermore, this decline risks translating itself into a decrease in the labor force – even in the face of substantial increases in the age of retirement – and a significantly older one. These two phenomena can be only partially offset by robust injections of technology and human capital improvement. In fact, European

A world map showing countries by total fertility rate (TFR)

Note: Apart from this map (according to the CIA World Factbook’s 2015 data) all population figures cited in this article are taken from World Population Prospects. The 2012 Revision, United Nations, New York, NY, 2015. The data concerning 2050 are calculated using the so-called average variable of projections, based on hypotheses largely shared by the experts.

economies constantly require a considerable supply of unskilled workers to be employed in services, building and agriculture. Faced with an inadequate national labor force, they fill the vacancies with unskilled migrants as well as family members traveling with them.

Although Europe will remain the preferred migrant destination in the next decades, traditional migration patterns are changing. This calls for a constant change of regulations, which represents a challenge in itself. Labor migration is regulated, at least in theory, by market needs, which also change rapidly and make initial choices quite obsolete. Spouses and children, either arriving with the migrant worker or later reunited, end up entering the job market themselves. Those who migrate for study reasons look for a job at the end of their education. Seasonal workers repeat their journey every year and seek new ways to find a permanent home. Migrants who originally planned to stay only temporarily opt for settling in the country of destination after a few years, while those who planned to settle down choose to return home. This impermanence is much more frequent than in the past, becoming the norm rather than the exception, and the reason behind it is the complexity and mobility that characterize contemporary societies. Nevertheless, in the long term, the most prevalent outcome of migration is settling and setting up in the countries of



ULLSTEIN BILD / GETTY IMAGES

01

**01** Tuba Senol, 18 years old, is Taekwondo World champion, European champion and several times German champion in weight class +55. Shown here in the Sport Oase fitness center.

**02** Julian Bohbot is an immigrant from Morocco who went to Paris and then Montreal. He has opened a very well regarded kosher restaurant recently and has a very successful bakery. Delice Bistro has distinct architecture including a stylized model of the Eiffel Tower in the center of the restaurant.



GLENN KOENIG / GETTY IMAGES

02

**03** Fatma Karadayi, a Turkish lawyer working in a German-Turkish law office in Dortmund, Ruhr Area.

**04** Students with an immigrant background working as hairdressers with a dummy at the vocational training center of the Chamber of Crafts (Bildungszentrum Butzweilerhof der Handwerkskammer) in Cologne, Germany. German industry has complained in recent years of being unable to fill tens of thousands of trainee positions and some see the influx of nearly a million migrants this year as a possible opportunity to narrow the gap.



ULLSTEIN BILD / GETTY IMAGES

03

**05** Syrian-born Aboud Ellias, a former Arabic teacher, serves a client in his store in Fort-de-France, Martinique, where he has lived since 1978. The Syrian community of Martinique, resulting from several migration waves, counts about thousand members nowadays and seems fully integrated.



SASCHA SCHUERMANN / GETTY IMAGES

04



NICOLAS DERNE / GETTY IMAGES

05



destination, even where local regulations hinder or prevent it.

Predicting the origin of migrants is not simple. A significant reduction in flows from Eastern Europe can be expected, given their extreme demographic weakness and a significant drop in their young workforce. Provided that no major political upheaval occurs in the coming years, inflows from Northern Africa and the Middle East should also diminish due to the slow increase in the number of young workers resulting from the sustained decline in births of the past two or three decades. In turn, a stronger demographic pressure from Sub-Saharan Africa should be expected, since the population there is expected to double by 2050. The main variable remains the political situation, the ongoing conflicts in Ukraine, Syria and Iraq being the main hotspots, together with Libya, Somalia and Eritrea. Europe is unprepared for managing refugees through standard immigration policies and lacks a coherent asylum strategy. Several countries are tempted to face the problem by building external barriers and taking a backward step on the Schengen agreement and free circulation in the EU – a dangerous tendency for the already shaky European infrastructure.

Among the different social phenomena, migration causes the deepest transformations to wealthier

societies. Indeed, in almost every country the migrants become part of the poorer segments of the population. In the initial phase, they widen the gap of economic and social inequality by generating new forms of poverty, marginalization and exclusion. However, they also represent the most dynamic

also deeply affect market shares in the next future. Insurance companies, in particular, must evolve their businesses in order to reach these shares and take a step forward to improve people's lives. The growth of migrant communities creates new consumer patterns – for instance, in the food, clothing and the

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**The most prevalent outcome of migration is settling  
and setting up in the countries of destination**

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category as their salaries and income gradually converge with those of resident citizens. Migrants are both frugal consumers and strong savers, sending money back to their home countries and investing in residential property. And they are also entrepreneurs: during the long financial crisis in Italy, the number of enterprises managed by foreigners increased significantly, while those run by Italian owners went down. Moreover, the new migrant workforce is much more mobile than the resident one, and more open to changing duties and workplaces.

The changing dynamics of world populations, their resultant impacts on our environment and our society in general, and our ability to handle these challenges will shape the future of Europe. Companies should be aware that these changes will

music sectors – which fall outside the community of reference and infiltrate the resident society. Although multiple problems may arise from the bad management of migration flows, both for the migrants themselves and the hosting society, it is fair to say that, in older and traditionally static European societies, migration is a vital source of dynamism.



**Massimo Livi Bacci**

Massimo Livi Bacci is Professor Emeritus of Demography at the University of Florence. He is a member of the Lincean Academy and Honorary President of the International Population Union. He is the founder of the Neodemos online magazine and website,<sup>1</sup> which focus on the analysis of demographic and social issues. He was a Senator of the Italian Republic for two legislatures. His latest books include

*Amazzonia, l'impero dell'acqua* (lit. *The Amazon rainforest, the empire of water, 2012*); *A short history of migration* (2013); *Il pianeta stretto* (lit. *The narrow planet, 2015*).

<sup>1</sup> [www.neodemos.info](http://www.neodemos.info)

Josean Alija has refined his craft and pushed the boundaries of modern Spanish cuisine, which balances innovation with centuries of tradition

# Basque Roots and Avant-garde

The vegetable is king in Josean Alija's world. The different colors, aromas and textures found in his dishes are pioneering an exciting new form of avant-garde cuisine

**INTERVIEW WITH JOSEAN ALIJA**  
by Acrobatik





After working as a chef at the Guggenheim Museum in Bilbao for 17 years, four of which were spent at the head of Nerua restaurant, one of the shrines of avant-garde cooking, today Josean Alija is one of the most prominent chefs in the international fine dining scene.

Deeply inspired by vegetables, his culinary perspective embodies the current and future challenges facing our eating habits as a sort of manifesto. Indeed, the starting point of Josean's cuisine is the vegetable garden, representing a shift in roles where foods traditionally used as garnishes become protagonists in an unprecedented tasting experience.

The different colors, aromas and textures found in his dishes create a path to follow in to interpreting the cooking world in its entirety, from the relation between food and health to the impact of food chains.

## COOKING INSPIRED BY NATURE

**Research has shown that we throw away a third of the foods we produce; we waste food as if it had no value. As for fruit and vegetables, a first selection takes place in the fields, when the products that do not meet the size and color requirements imposed by large supermarket**

Frank Gehry's Guggenheim Museum in Bilbao changed the way people think about art and architecture. As head of the Nerua restaurant Josean Alija did the same for fine cuisine



PHILLIP MAIWALD (NIKOPOLI)

**chains aren't even picked. Working with vegetables like you do may almost seem a provocation, a way of showcasing the potential of foods usually considered worthless and sometimes even avoided. Why have you opted for this approach?**

My way of cooking is inspired by nature and the surrounding environment. Working with vegetables is a clever way to enhance the produce offered by nature and make the best use of every resource available to us.

Vegetables include a wide range of products with distinctive characteristics. We return to values such as seasonality and the ability to learn how to cook certain new ingredients, but we also wish to broaden the client's experience.

We have decided to become pioneers of an avant-garde cuisine focused on vegetables, as these ingredients changed our way of conceiving food. However, the most complex challenge is to create a vegetable culture, awakening the interest of society and other professionals. In fact, the consumption

of vegetables in restaurants has increased over the years.

Working with vegetables is also a risk, as they must be handled with extreme care. They are an essential part of our own culinary discourse; they are versatile and agreeable, although complex; each of them poses a new challenge.

Preparing our menus a year in advance helps us to plan the production around our needs. We cooperate with producers following the product's life-cycle from sowing to harvest, and this



ANDONI EPELDE

Nature sets the pace in our kitchens says Josean Alija. Consequently Nerua changes its menu three times a year: in spring, summer, and fall-winter and has the unique ability to pick fresh products at the right time to be eaten straight away

direct relationship offers us guaranteed quality and a very special outcome.

In addition, we can experiment with new seeds in the field and share them

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**Vegetables are versatile and agreeable, although complex; each of them poses a new challenge**

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with producers and cooks from other regions and countries. Historically, the food culture of a territory is built on its

local produce while ingredients imported from elsewhere eventually enter the local gastronomy, carrying with them the identity of their place of origin. The products we use here, that we eventually consider our own, come from elsewhere but we generally don't ask ourselves where and why; we just see them as local.

**How important is it to be aware of the quality of raw materials to enjoy the tasting experience at its best? Is it necessary to explain it?**

At Nerua we only cook with seasonal raw materials to guarantee the highest quality and freshness. Nature is what sets the pace in our kitchens and we change our menu three times a year: in spring, summer, and fall-winter.

Every season, we get out of the kitchen to select the finest ingredients with the people who know them best: the producers. Nerua wouldn't exist without

their help, they are our main suppliers and they understand the importance of small details for us. This is what makes

us unique: our ability to pick products at the right time to be eaten straight away.

**The only constant element of our era is change, which is happening at an increasingly fast pace and is more radical than ever. We have reached the apex of well-being and it appears that food means more than just feeding oneself, especially among younger people. Do you believe that a vegetable-based diet may be an element of change toward healthier and sustainable consumption patterns?**

In my opinion food should always be healthy and enjoyable, and this applies to every type of product.

Our food is light and essential, but in addition to vegetables we use other products as well, since we don't like to have boundaries in our work. It is important to eat vegetables, but also fish, seafood, meat... Sustainability should not be associated to only one food group, but should become a way of working.

**The concept of shelf life (the length of time a product may be stored in a supermarket counter), for large supermarket chains in particular, is and will remain the foundation of the food production system.**



**Nevertheless, longer preservation and storage times are incompatible with maintaining the organoleptic qualities of products. A fruit that ripens on a tree and is eaten shortly after being picked has a much more intense flavor than one stored in a refrigerator for several months. In your opinion, is it possible to reconcile the quality of foods and their accessibility?**

They are two compatible aspects. I am a supporter of quality, of picking and eating products straight away. I strive to create a network of producers allowing me to offer to my clients ingredients in which I believe, accompanying the seasons and tasting their flavors in the products. All of this can be done, but it's up to us to achieve it.

**you become the only link between producers and consumers. How does it reflect in your daily work in terms of prices, responsibility, and social role?**

For me, it represents a way to defend my roots, the culture and traditions of my people, applying the principles of sustainability, efficiency and common sense. Thanks to the producers I can offer the best ingredients, without losing my identity and showcasing the cultural and culinary richness of my environment.

We see sustainability as action and engagement, and this is why I want to develop, maintain and strengthen a network of producers to stock up on, promoting the perpetuation of unique species and products and creating a framework of relations that helps

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**Working directly with the producers represents a way to defend my roots, the culture and traditions of my people**

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**You work in close contact with producers, a category that is probably struggling the most to meet the challenges of the current market dynamics. By getting rid of intermediaries, you are able to share your goals and requirements with them. In this short food chain,**

producers themselves to remain active. **Your menus change with the seasons. Is it a pre-requisite of your work, or rather an opportunity for research?**

It is a personal decision; it is what I have experienced since I was a child. In the 'caseríos' (typical Basque houses)

Stewed spinach, almond milk and olive oil



JOSE LUIS LÓPEZ DE ZUBIRIA

Stir-fried leeks, grapes, fish  
broth and parsley

Kokotxas de bacalao (cod)  
al pil-pil



JOSE LUIS LÓPEZ DE ZUBIRIA



JOSE LUIS LÓPEZ DE ZUBIRIA

people eat whatever grows in the vegetable garden, picking and cooking products on the spot. This is the best way to guarantee ingredients of the highest quality.

Changing our menus – which happens three times a year – is a year-long process. Seasonality defines our cooking style, and the beginning of the process is marked by the products delivered by each season. If you aim for excellence, you need to keep this in mind.

I am very lucky as I can find everything I need to cook in the surrounding environment. Within 10 km there are countryside, seaside and mountains, giving me access to the freshest products on a daily basis and allowing me to use only what I need every day. I can therefore develop our local dishes relying on nature and on loyal producers who consider Nerua as their own project. This is a real privilege.

**At a time characterized by global mobility and contamination, concepts like territory, culture, tradition or enhancing biodiversity may appear contradictory. In your opinion, how important is it to find a balance between the local and international dimension?**

We run the risk of embracing globalization in fine or avant-garde cooking using



the same products, techniques and presentations; everything is becoming standardized. We also risk losing sight of the essence and soul of a territory.

Accessing and sharing knowledge on a global level is very interesting and terribly enriching, as it helps cooking and any other discipline to progress at an unprecedented pace. But what is really enriching, smart and sustainable is to adapt this knowledge to our nearest environment, investing in research to enhance products and species at risk of disappearing or not being used, practicing an innovative local cooking style by playing with flavors, smells, colors and textures to obtain an unknown

My culinary style began to take shape in 2000, but it was only in 2003 that I understood the secret: research. It was essential to analyze products in depth, learning about their origins, their usage, their properties and potential. This is how the creative process, the key element of my cooking, begins. Analysis, reflection, rethinking.

Since then, thanks to the invaluable support of our I+D (Research and Development) team, I have managed to improve my pure, essential, no-frills cooking style season after season. At Nerua, the I+D team is composed of five people, working in the present day to shape the future.

A lot has been done in this direction but there still remains much to do. Sharing knowledge is fundamental to awaken people’s interest, generate confidence and help clients to better understand. Client’s satisfaction and pleasure go hand in hand. But all these uncertainties have pushed us to improve our way of working and taking care of each single detail, as reaching this level of coherence is quite challenging. In my case, research and development, reflection, passion and our team’s determination have made it possible.

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**Analyze products in depth, learn about their origins, their usage, their properties and potential**

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result with known ingredients. This is what truly excites us and makes us feel like ourselves, here and now.

**Fine dining is often associated with complexity. However, your approach appears to be inspired by the principle of simplicity, while being based on a profound knowledge of every single ingredient. How much do you invest in research?**

**Contemporary art has traditionally been aimed at an elitist audience. The language and codes of expression require a cultural preparation on every single domain. Dealing with avant-garde art without preparation may lead to wrong interpretations, misunderstandings and even rejection for the work of art. Does this apply to fine dining too?**

Check Josean Alija’s website for more information: [www.joseanalija.com](http://www.joseanalija.com)



**Josean Alija**

Josean Alija (Bilbao, 1978) began his career at the age of seventeen. Under the tutelage of the great contemporary masters in the restaurant industry he has cultivated his purist style, in which aromas, textures and flavors are main components, but also an avant-garde style that even the chef Paul Bocuse has identified as ‘one of the best cuisines in his life.’

Alija intends to dazzle those who savor his work with the essence of the earth and its produce. His work has been recognized earning him multiple awards: Best Young Chef Award in 2000, Best International Chef by Identità Golose in 2009, and Conceptual Innovation Award in 2010. In 2011 he received his first Michelin star and the International Academy of Gastronomy awarded him the Prix du Chef de l’Avenir (Chef of the Future).

In 2014 ‘Nerua Guggenheim Bilbao, a journey into essence’ was released. The documentary examines the roots and details of the chef’s project at Nerua, the restaurant at the Guggenheim Museum Bilbao. In 2015, Nerua has been included for the first time in the World’s 100 Best Restaurants list by the prestigious magazine Restaurant, gaining 68th position.



PHOTO: CLAUDIO SFORZA

Leading legal mind, judge, defender of children, author and theatre lover, Livia Pomodoro is now campaigning for changes in global nutrition

# Expo 2015 and World Nutrition

The Milan Center for Food Law and Policy, founded on the occasion of Expo 2015, aims to become a nutrition research hub for a worldwide information and documentation network

## **INTERVIEW WITH LIVIA POMODORO**

*by Francesco Orsi*







CLAUDIO SFORZA

“In every corner of the world there is a growing demand for regulation and joint action to fight the risk of hunger”

Earlier issues of *il bollettino* featured a number of articles on the Expo Milano, its aims and desired outcomes. We conclude our series on the Expo theme, *Feeding the Planet, Energy for Life*, with this interview with Livia Pomodoro, a contribution to the debate conducted in August 2015 on global changes in nutrition.

The core theme of Expo Milano 2015 is characterized by its global dimension. Generali, supporting the theme of ‘feeding the planet’ was the Official

Insurer of the Expo and participated in the event with Genagricola, the first Italian agribusiness firm with a key extended presence in Europe.

### NUTRITION RESEARCH HUB

**You were among the founders of the Milan Center for Food Law and Policy (MCFLP), in collaboration with the Milan Municipality, the Lombardy Regional Authority, the Milan Chamber of Commerce, Industry, Craftsmanship and Agriculture and Società Expo 2015 S.p.A. You are also Chair of the fledgling center, founded during Expo. Could you explain its purpose and goals?**

The Milan Center for Food Law and Policy was established in February 2014 with the aim of becoming a nutrition research hub through the creation of a worldwide information and documentation network that offers access to the language of jurisdiction to the political and institutional world. Alongside its scientific goals, the

MCFLP carries out advocacy activities to increase public awareness on rights and promotes initiatives to enhance their effective application.

**Do you see access to food for every person on our planet as an attainable goal – as the right to food, instead of a form of charity coming from international organizations?**

The right to ‘adequate’ food, as defined by a crucial UN document, has been the priority since the publication of a well-known research study by Nobel Prize laureate Amartya Sen. For years, we focused on producing more to defeat hunger, while Sen demonstrated that production is not an issue as we already have more than enough food. The problem is that many people struggle to gain access to it.

**At Expo reports on the event have tended to focus on food in its various facets rather than on ‘feeding the planet.’ In your opinion, which message has been delivered?**

Many people put the accent on the perceived dichotomy of Expo – on one hand, its ‘trade fair’ nature and, on the other, a more serious reflection and commitment towards the problem of nutrition. However, this dual character was difficult to reconcile. We have therefore focused on the fulfillment coming from its international success and the high profile of its visitors, and concentrate on the legacy of Expo and what comes next.

**How can Expo leave a real mark rather than remain the memory of a successful event?**

There is no time to waste. We must convince ourselves that this experience has enhanced Italy’s reputation and it would be very silly to throw it all away.

**For a worldwide group like Generali, deeply aware of its social responsibility as an enterprise, what contributions can we make to reach the goals of the Charter of Milan?**

There are several opportunities to spread awareness and achieve the goals of the Charter. For instance, our current work consists on restoring Italy’s role in international cooperation, and we are laying down a detailed plan (as we finalize a series of conventions with four other ministries as well as Italian and foreign universities) to turn our contribution into concrete results.

**We already have more than enough food.**

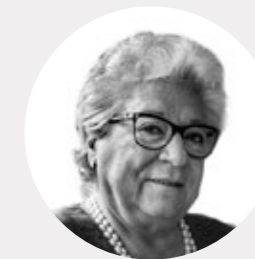
**The problem is that many people struggle to gain access to it**

**As the President of the Milan Center for Food Law and Policy, what message would you like to pass on to the 77,000 Generali employees all over the world?**

Everyone is called to give his or her personal contribution, not simply to defeat world hunger but also to lay the ground for guaranteeing universal access to adequate food, based on individual needs.

**I would like to conclude with a personal question. You were President of the Milan Youth Court for 14 years, and were even nicknamed ‘the Mum of Italy.’ Seeing that children are the first victims of hunger, what role has your previous experience had in your decision to focus on the topics of the Charter of Milan, after leaving the judiciary career?**

I like to think that the institutions which put me in charge of the MCFLP looked at my experience and became convinced that I could offer the Milan Center the same commitment and dedication that I gave to the many children of the world I assisted.



**Livia Pomodoro**

Livia Pomodoro was born in Molfetta, Bari. She received a first-class degree cum laude in Law and a special mention from her graduation board. She has been President of the Milan Center for Food Law and Policy since February 17, 2014. Previously she undertook several important judiciary functions, such as President of the Milan Youth Court from 1993 to 2007 and President of the Court of Milan from 2007 to February 2015.

She is also the Chair of the International Scientific and Professional Advisory Council (ISPAC) of the United Nations, a member of the UN Economic and Social Council (ECOSOC), and has received numerous honors for her work. Inspired by her passion for theater, her most original venture to date is the running of Spazio Teatro No’hma in Milan, founded by her late sister Teresa Pomodoro, actress and playwright.



# We, Generali

The mark of a thriving international company is always being in a constant state of change seeking the better, more efficient, more streamlined way be it in compliance, financial viability, profitability or marketing.

Insurance is a complex business but part of Generali's transformation has been making things simpler, responding faster to customer needs, being where we are needed. For example, our emergency response and claims management rose to new levels of excellence in Italy even to the extent of temporarily transferring all insurance activities to where the event took place. Full details can be found in the article in this section on the Dolo Tornado and the River Lambro floods.

If we want people to think Generali when they think insurance, this is how we can convince potential clients that we can do what our competitors can't. The basis of this leadership is understanding. In a fast-changing world trends may seem chaotic but stare at something as chaotic as a waterfall and you will notice a regular pattern emerging. This is where our expertise will ultimately be – finding emerging patterns and making sense of them.

To make this happen we are transforming as a company, building new skills, initiating new training, fostering behaviours that allow everyone to contribute. Orion, our global HR group information system that uses cloud technology to align key managerial HR

processes while supporting local compliance across multiple countries is a perfect example. You'll find full details in this section.

Another example is the new digital architectures and platforms that are deeply reshaping our habits, skills and roles. They enable new competences to emerge to meet changing market conditions, flexible business models and increasingly competitive scenarios. Our article on Digital Transformation explores these themes.

From these efforts a very different company is emerging, enabling We, Generali, to change the rules of transformation.

*by the Editorial office*



# How Digital Transformation Changes Our Relationships

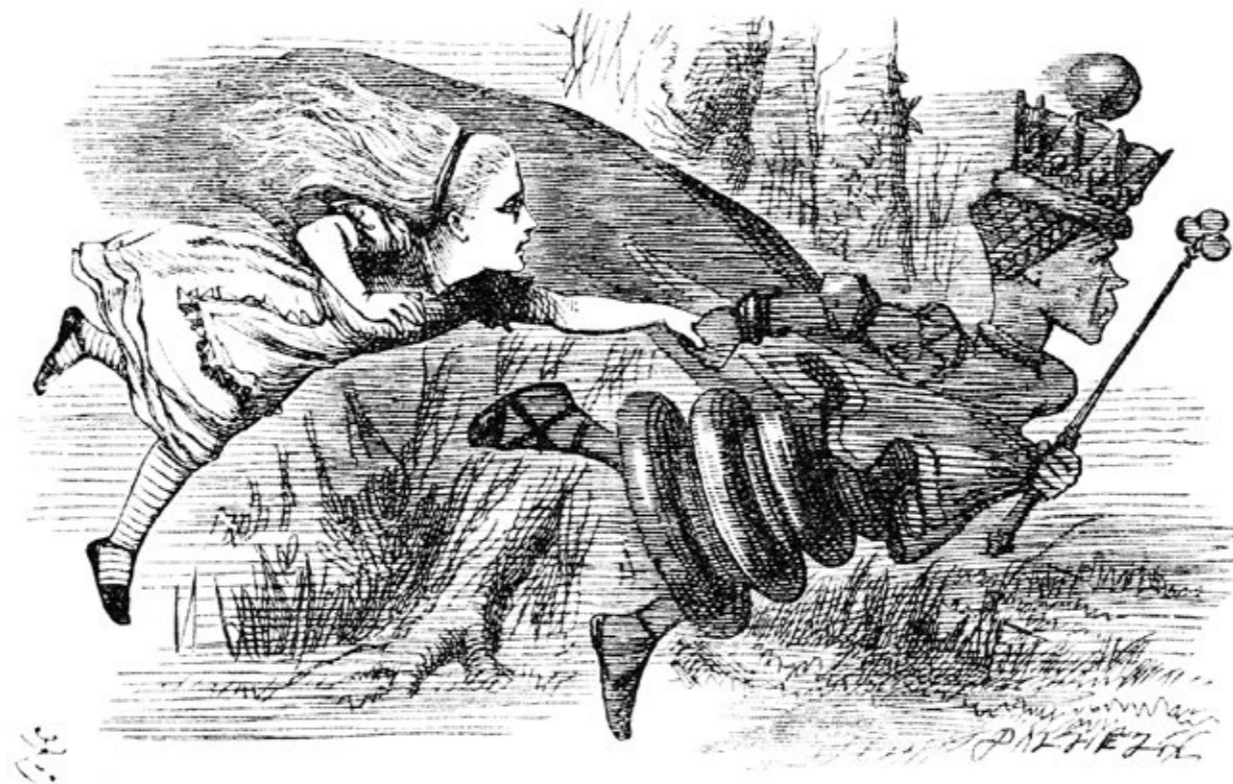
Digital transformation is redesigning customer and client relations through digital, social and mobile technologies

*by OpenKnowledge and Federico Morosi*



## WHY WE TALK ABOUT DIGITAL TRANSFORMATION

Until recently, enterprises seemed uncertain about fully embracing social and digital transformation. However, the latest data shows that attitudes are shifting. With the increase in digital awareness, the question is no longer whether to take the plunge and how to do it, but how to accelerate digital change. Indeed, *Accelerate* is the title of the latest book by John P. Kotter, the international organizational change and business processes guru. He defines the most urgent aspect of digital transformation as the rethinking and redesigning of customer and client relations through digital, social and mobile technologies. Today all enterprises must plan and orchestrate multiple communication, marketing, engagement and interaction strategies that involve the use of apps and physical stores, digital and social media channels, smart environments and interconnected gadgets. However, the digital transformation goes far beyond that to include the need for rethinking business models under the light of ongoing technology disruption, digitalization, dematerialization and pervasive connectivity. From cloud computing to the Internet of things, from the API economy to the sharing business, from a



‘WELL IN OUR COUNTRY’ SAID ALICE, STILLPANTING A LITTLE, ‘YOU’D GENERALLY GET TO SOMEWHERE ELSE — IF YOU RAN VERY FAST FOR A LONG TIME AS WE’VE BEEN DOING.’

‘A SLOW SORT OF COUNTRY!’ SAID THE QUEEN. ‘NOW HERE YOU SEE IT TAKES ALL THE RUNNING YOU CAN DO TO KEEP IN THE SAME PLACE. IF YOU WANT TO GET SOMEWHERE ELSE, YOU MUST RUN AT LEAST TWICE AS FAST AS THAT!’

The Red Queen Paradox  
from *Through The Looking Glass*  
by Lewis Carroll

service-dominant logic to the co-creation economy, new value generation models have started to surface.

### More than technology?

Digital transformation is widely considered as a mere technology issue, mostly affecting the channels through which companies connect with customers and the new business models it generates. However, digital transformation is also about the need to refocus internal company cultures and architectures in order to help and empower employees. It allows them to provide agile, swift and relevant

answers to customers engaged through new environments, applications and services. In this context, enterprises are actively planning socialized knowledge management systems, increasingly customized, mobile and cloud-based digital workspaces, as well as social learning platforms able not just to teach efficiency but also to speed up and master corporate learning. So digital acceleration is not just a matter of shifting towards new systems and more collaborative real-time smart and social working platforms, supported by advanced analytics tools. There is also a growing need to reconsider management and leadership styles, so as to create

collaboration-focused environments and internal relations.

### Transformation from within

We experience this phenomenon daily, but it is also corroborated by the recent publication of several books on the subject – for instance, *The Engaged Leader*, the latest book by Charlene Li, who stresses the need for managers and executives to adjust their leadership styles to new models, more open and collaborative, more focused on participative and transformational listening. This is key for the cultures and practices of

organizations, whose management and leadership is still focused on command and control, rather than on sharing and participation. It's commonly described as 'employee empowerment', that is, the ability of digital, mobile and sharing technologies to unleash the creative and value potential of employees and the collective intelligence, which are intrinsic elements of every organization. These steps require advanced people operation and management architectures and systems to support tasks and processes in a smart way, but also to enhance new organizational attitudes able to

employees, matched by adequate levels of accountability and focus on results, is one of the most distinctive organizational trends of the evolution of the role of the human resources and workforce departments. New requirements are placing the human dimension at the heart of every organization. Millennial employees (the new generations grown up with social and mobile lifestyles and technological equipment) require a different management style. Also there is a need to motivate staff to make them feel like the creative soul of an organization and active participants in the company's

### The new frontiers of employee empowerment

As a result, the new digital architectures and platforms are deeply reshaping our habits, skills and roles. Furthermore, new competences are emerging in response to new market conditions, new business models, new competitive scenarios. For example, the introduction of collaborative and social digital workplaces requires a number of networking and community skills, but also new writing and communication abilities: running a corporate blog or participating in a colleagues' forum is different from writing an e-mail or an internal report. These environments require an inclusive and influential leadership style, not based on traditional command and control patterns. Similarly, contributing new ideas for services and products by participating in an enterprise social network or an idea generation corporate platform requires the employees to understand and embrace the new culture of collaboration, of shared innovation and decision-making. The new digital and network architectures and technologies – the so-called Web 2.0 – contribute to supporting new organizational patterns – the Enterprise 2.0. But the ultimate driver for change is culture and its ability to imagine organizational dynamics oriented to the

formulation of processes and interactions based on employee empowerment.

### ORION: SIMPLIFYING OUR PEOPLE PROCESSES TO MAKE OUR WORK LIFE EASIER

One focus of our People strategy is to step up our efforts in performance management, talent attraction and retention at Group level. Such an ambition is feasible only through the development of a strong, modern and simple Group HRIS platform. Over time, such a platform can make all of us work smarter by streamlining the procedures non streamlining the administrative procedures, facilitating people's knowledge and collaboration across the Company and saving time for the preparation of reports and presentations. Moreover, two additional drivers favor the adoption and implementation of an HRIS: first, an increasing number of our Group executive and talent population that will be managed with standard and consistent global HR processes and, second, our IT strategy calls for a simplification of IT architecture and a shift towards international infrastructures.

In this digital scenario, the Orion project (our global HRIS platform) fits perfectly. Orion aims at creating the

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### Rethinking business models through pervasive connectivity

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create a culture of innovation which does not punish mistakes, a culture of collaboration and sharing, a culture of communities, self-management, ongoing and social learning.

#### Employees at the heart of the transformation

In his new book *Work Rules*, Laszlo Bock, Senior Vice President of People Operations at Google, argues, 'If you give people freedom, they will amaze you.' The empowerment and freedom of

success. Human resources are less and less frequently employed according to traditional patterns (think about Uber and its drivers, or Apple and its app developers) and companies need to pay special attention to the recruitment, development and retaining of talent within an increasingly competitive environment. It is a complex and evolving challenge, that of developing digitally-oriented human personalities able to flourish within their potential thanks to digital technologies, rather than being crushed and dominated by progress and technological change.



Orion is our HR Information System Platform to enable all managerial processes. Similarly Orion Platform has 7 key modules and, as the belt, aims at making all HR Systems in the Group recognizable into one single platform



first HR group information system: a simple one-stop platform using cloud technology to align key managerial HR processes while supporting local compliance across multiple countries.

Orion is made up of two key components: a core HR Repository and seven modules reflecting seven key HR processes. The core HR Repository aims at creating the first global repository of relevant information about our employees. Such information is used for HR data analytics and to enable the seven key global HR processes: (i) recruiting and job posting, (ii) goal setting, (iii) performance and talent management, (iv) succession planning, (v) reward, (vi) learning and (vii) social. More specifically, with Orion we can implement innovative technologies to hire the best talents and executives

(i), those ready to join a company with great values and strong missions that are aligned to their beliefs. We help them to set their goals (ii), to build a growth career path and enable them to reach their achievements. We can

review their performance to ensure talent improvement by aligning single goals to the organization's strategic culture and direction (iii). We can then manage succession planning (iv), that ensures us having the right people in the right position and provides business continuity. We can review and manage

our people's compensation package (v) and, last but not least, we can offer the right learning plan leveraging also social functionalities (vi and vii). In order to implement all these procedures, Orion forced us to change our culture, thinking more as a community and working together to build a new environment for our HR processes. All these things together represent Generali at its best in this moment of transformation and challenge.

Orion Project started in July 2014 when we chose Oracle Fusion & Taleo Cloud Technology. We decided to adopt the cloud approach because it is the most innovative technology that minimizes the impact on local 'master employee Repositories.' As a result we have a system that is user-centric

international and we have been involving and training people from all our countries.

In one year, we have implemented the seven key modules for our global top executive population and we are now scaling up to Directors. Furthermore, we have set up learning centers for over a thousand people and we are implementing Orion in Hong Kong, Thailand and Generali Investment Europe. But our ambition does not stop there: we want to target our entire employee population. The first step in this direction is to integrate country IT systems with Orion through the creation of the core HR Repository: the plan aims to have the 'core HR Repository' rolled out in all countries by 2018. On this solid foundation we will be able to extend performance management dialogue to all of our employees.

After one year, Orion is setting a new direction, opening new HR analytics possibilities and allowing the start of a digital transformation to enable and simplify all people management processes in a modern paperless way: a simple, smart and efficient solution that encourages a cultural transformation in the way our Group manages its people and people manage themselves.

**Orion forced us to change our culture, thinking more as a community**

and truly global, reflecting a no-border character, allowing access to one's own information from anywhere. Moreover, a system that is extensible for supporting different business practices within the organization, collaborative and analytical by providing decision support and real-time insight. The team is truly



Hostile weather patterns are causing extensive damage throughout Europe and call for a different kind of response from insurance companies. Fast evaluation, constant information and immediate contact have become Generali standards. In the image villa Fini after the Tornado of 2015



PHOTO: DARIO BELTRAME

# Climate Change Brings New Challenges

This year Italy faced more natural disasters than ever. Claims soared as bad weather intensified and became more frequent

by Roberta Cercenà



Tornadoes, hailstorms, heavy rainfalls, overflowing rivers, floods and earthquakes: sudden and abrupt natural catastrophes that have been hitting Italy with increased frequency causing extensive damage, and in some cases, even death.

Although different in intensity and location, what these natural disasters have in common is the ability to unleash their full force against confined areas of land within a time frame ranging from few hours to a couple of days, resulting in hundreds or even thousands of accidents with severe consequences on the wealth of the local population and enterprises.

In the first nine months of 2015, nine natural disasters have had significant impact from an insurance perspective; for Generali Italia. They translated into about 17,000 claims with an overall estimated cost of €100 million. An example is the strong winds that hit Tuscany in early May leading to approximately 7500 claims totaling over €80 million.

The increased frequency of these occurrences has highlighted the importance of having accurate methodologies in place to alert, engage and coordinate all the insurance cycle players involved in claims management. The procedures guarantee high levels of efficiency and technical liquidation performance to our customers, from first emergency to the functional repair of the damaged goods.

To meet these requirements, in 2015 the Claims area of Generali Italia has been focusing on a new set of emergency response and claims management procedures and some actions have already been field tested in areas hit by such catastrophes.

The first step comprises monitoring weather alerts through specialized websites, followed by an immediate assessment of the event's consequences. After evaluating the seriousness of the natural catastrophe, it is essential to identify all the accidents and coordinate the intervention of Generali Italia. All local agencies promptly receive information about the event and indications on the correct claims opening procedures.

Within 24 hours the network of Generali partner experts immediately contacts the client and carries out a

survey of the damaged site to assess the priority interventions required to ensure the safety of residential buildings and production plants. This is the first level of service offered to our insured clients, in order to make them perceive the

company's closeness. Meanwhile, at the internal level, the constant monitoring of all the implemented actions guarantees the smooth and quick running of the various claims management phases, the correct evaluation of the event's economic size and the solution of critical issues both from a technical and a customer relations perspective.

By doing this, the company is able to issue the first payments for 'basic' claims and to pay out early indemnities for the more complex ones only a few weeks after the event – sometimes even ahead of contract terms – thereby providing immediate financial support to clients needing repair works.

Resuming production activities is also at the core of a set of innovative services under test by Generali Italia. Thanks to partnerships with qualified providers, the Company may cover the reconstruction

exchange and discussion are held at the area affected by the disaster. Depending on the character and size of the event, Generali Italia also envisages that all insurance activities, including claims liquidation management, are temporarily transferred to where the event took place.

This new approach to catastrophe claims management already generated positive feedback in two recent episodes of national relevance: the flood that hit the area outside Milan in late 2014, and last July's hurricane in the Riviera del Brenta area (in the province of Venice). The latter led to over 1,000 claims for the company.

## WHEN A TORNADO HIT DOLO

Within a few seconds the sky turned gloomy and the persistent humidity was blown away by gales, turning into a tornado and causing destruction around the Brenta River area, between Dolo and Mira.

The final count saw one death, about thirty people injured and some heavy casualties, uprooted trees across the roads, cars pushed into street-side drains by the powerful winds, as well as houses, shops and plants with their roofs torn off. What's more, the tornado did not spare the historic Venetian villas which line the banks of the Brenta River, and severely damaged some of them.

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### The increased frequency of natural disasters has highlighted the importance of having accurate emergency responses

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of plants and buildings instead of settling the due amount.

To intensify synergies and reduce the geographical and technical distance between the various professionals involved, it is important that moments of

So, what happened on July 8? The sudden arrival of a cold Northern front abruptly replaced the hot and humid air at ground level and unleashed a storm-like event, gaining more and more power on its journey from the lagoon and eventually turning into an F4-strong hurricane.

‘It’s a real tragedy. You look around and everything you see is devastation, people crying. I’ve never heard anything like this before.’ Those were the words of the residents hit by the hurricane, not just shocked by fear but also by the hopelessness of something so unprecedented.

The evolution of the hurricane was followed almost in real time by our colleagues of Generali Italia from the nearby offices of Mogliano Veneto. The company provided rapid and effective relief to its insured clients through the new service for natural catastrophes claims management.

A support structure was put in place to help agents quickly collect claims requests, together with a local task force for quick damage assessment composed of trusted surveyors and expert staff from the company. All the claims involving the goods and economic interests of our insured clients were then collected by the liquidation area through preferential channels.

From the very beginning the company focused on the clients’ need to guarantee

Dolo



For the Villa Tito in Dolo Generali chose to cover the building reconstruction instead of settling the due amount.

the safety of the buildings and protect undamaged goods from other possible events. Meanwhile, restoration work started and the first early payouts were released only a few days after the event. ‘Managing the consequences of natural hazards is our major focus, as they

cause to enterprises,’ says Massimo Monacelli, Chief Claims Officer of Generali Italia. He adds, ‘In similar cases the insurer plays an essential role. Indeed, thanks to our prompt and effective intervention, we can contribute to offering relief to an entire community.’

**Thanks to this innovative service, the Villa Tito will be returned to its owners in its original state**

involve a significant number of clients and have a major impact on the local economy because of the damage they

Generali’s emergency response allowed over €2.5 million to be issued in compensation within only two weeks



DARIO BELTRAME

from the hurricane. Over 70 percent of the 1000 registered claims were settled in the three months that followed, while the remaining ones are quickly being finalized.

The extraordinary professional commitment shown was matched by the first-hand contact with the emotional personal stories of the insured clients. One of the most powerful images of the destruction caused by the hurricane shows the rubble of Villa Fini, one of the crown jewels of the Riviera del Brenta. ‘I borrowed these trainers from a friend. They’re one size too small, but they are all I have. My life is here, buried in debris.’ Antonio Piva is a medical doctor



who bought Villa Fini in 1990. He feels proud of having restored it to its old splendor. His four daughters grew up in the over 350 square meters of living

space in the central wing, built in the 17th century. ‘We had already prepared the bedroom for my first grandchild. My daughter used to live here; she is giving birth in late August. Everything

was ready, and then the hurricane struck and literally blew our house away. Today there is nothing left, not even the walls, only a pile of wreckage.’

The building suffered immense damage and was completely destroyed. Faced with the desperation and extreme needs of the owner, Generali decided to act preemptively and pay Mr. Piva the maximum settlement foreseen by his insurance policy, so as to allow him to find a new home for his family.

In a less catastrophic case, the Company was able to deploy its innovative rebuilding procedure. As established with the client, a direct agreement was stipulated with a partner supplier able to repair the damage caused by the hurricane, in return for payment.

Thanks to this service, the roofs and walls of Villa Tito (named after Ettore Tito, the early 20th-century, internationally renowned painter who lived here) are being restored and the

villa will be returned to its owners in its original state, while the family was relieved of the burden of finding a building firm to do all the works and dealing with the paperwork.

### CLIENT HEROES: STRONGER THAN FLOODWATER TO A DEVASTATING FLOOD

Set on the outskirts of Milan, Lambro Park is one of the city’s largest nature reserves, full of rolling hills, woods, lakes and ponds, and traversed by the deep Lambro River.

The park is also home to Solidarity Village, a non-profit association established by Ce.A.S. (the Centro Ambrosiano di Solidarietà) as a shelter for the socially disadvantaged. Starting from Cascina San Gregorio, a historical farmhouse located inside the park, Solidarity Village has expanded over the years to include small houses and community structures. Recovering drug addicts, children of broken homes, former prostitutes, mentally disabled people and refugees have all found a temporary home within this supportive ‘micro-society,’ where educators and volunteers work to reintegrate them into Italian society.

In November 2014, disaster struck Solidarity Village. A series of violent thunderstorms brought heavy rainfall to the entire Lombardy region, and Milan

**‘Thanks to our prompt and effective intervention, we can contribute to offering relief to an entire community’**

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PAOLO CORTI

Milan



A series of violent thunderstorms brought heavy rainfall and caused the River Lambro to break its banks

in particular. The Lambro River swelled and soon overflowed its banks, flooding the low-laying areas of Lambro Park and covering the village’s ground-level structures with mud, debris and water almost a meter deep.

A total of 73 women, children and men suddenly had no place to call home. Their bedrooms, kitchens and common areas were underwater. They had to be moved to alternative housing spread out in different areas around the city.

Ce.A.S. published images of the disaster in a plea for help, underlining what this forced diaspora meant for people who were already struggling to survive. ‘We cannot let this disaster destroy what has become a valuable ‘safe haven’ for many,’ read a statement on the website.

Ce.A.S. is a Generali client, but the association was convinced its policy didn’t cover floods. Despite this

The Generali colleagues Stefano Granziera and Giorgio Peyron. When disaster struck the Solidarity Village its director reached out. Generali Italia responded immediately allowing the village to re-open



DARIO BELFRAME



Giorgio Peyron, a staff member with the Claims department, immediately followed up on the request, discovering that the association was mistaken: their policy already included coverage for ‘flooding, rain and water damage.’

‘In emergency situations like these, the client is not always aware of the steps or have the tools necessary to move quickly

While Ce.A.S. volunteers struggled to clean up and recover the damaged buildings, Stefano Granziera, a Settlement Expert with Generali Italia, worked closely with the city of Milan (owner of the buildings) to coordinate the necessary administrative steps. With Stefano’s help, Generali Italia was able to give Ce.A.S. a full, € 121,000 reimbursement right away. Thanks to Giorgio and Stefano, Solidarity Village got the repair money it needed immediately, allowing the village to reopen and bringing the members of its supportive ‘micro-society’ back home well ahead of schedule.

The flood also highlighted new insurance needs Solidarity Village is facing, for which Stefano and Giorgio, working together with colleagues in the Underwriting Department, will soon provide Ce.A.S. with additional coverage.

‘In late 2015, less than a year after the flood,’ said Giorgio, ‘volunteers at Ce.A.S. held an event to celebrate the reopening of Solidarity Village and invited us to join. They chose ‘stronger than water’ as a slogan for the celebration, and we’re really proud to have contributed to this human victory.’

**‘We cannot let this disaster destroy what has become a valuable ‘safe haven’ for many’**

conviction, the association’s director Virginio Colmegna decided to reach out to Generali all the same. Maybe the insurance company could make a donation, or provide some kind of charitable services?

for a reimbursement,’ explained Giorgio. ‘So we got involved personally, not simply to conduct a standard appraisal, but to obtain all the necessary authorizations and pay the entire amount so that Solidarity Village could reopen.’



# Business & Strategy

When going through a transformation does a successful company build on its strengths or does it change with the times? Can it do one without impacting the other? Strategy, after all, is about trying to find the best way to accomplish something within the confines of the market and the society in which it thrives. But in a rapidly changing world perhaps what was popular with the customer yesterday may not be popular tomorrow.

Thus, the strategy of every great company like Generali combines what it currently 'is' with what it wants 'to be' continually seeking a balance that will best serve the needs of its customers.

Those needs are in nonstop flux too. Technology is subtly changing our customers: the way they operate, the way they

inform themselves, the way they think. Generali has to transform to meet those changing trends. A good example is the way our colleagues at Česká pojišťovna, the Czech Republic's largest insurance company, have introduced the innovative use of drones for surveys and inspections. The ground-breaking technology, described on the following pages, is making documentation easier and more effective and is speeding up claims handling.

How are we to react to an aging Europe, or to the migrant flows that are changing the face of Europe? What should our strategy be face-to-face with a climate that is growing more violent? The answers can be found in the better analysis of big data explains Elena Rasa as she takes us through the role of Generali's Chief Data Office in her interview in this section.

*by the Editorial office*



# Joint Seismological Research by Generali and ICTP

Generali is to support a three-year study of earthquake hazards and seismic risk mitigation with the Abdus Salam International Centre for Theoretical Physics (ICTP)

*by Alessandra Gambino*



**‘A winning model of cooperation to prepare our societies for natural disasters’**  
 – *Fernando Quevedo*

The frequency and intensity of natural disasters have increased significantly in recent years. With 67% of its municipalities located in highly seismic areas, Italy is particularly exposed to earthquake risk. Insurance companies have a key role to play in assessing the behavior of seismic faults and therefore preventing risks to individuals and infrastructures.

In light of this, Generali is to support a three-year study of earthquake hazards and seismic risk mitigation in partnership with the Abdus Salam International Centre for Theoretical Physics (ICTP). Based in Trieste, the ICTP – part of the United Nations – is the world’s leading global scientific institution in research and knowledge transfer to emerging and developing countries.

The study, which will be completed in 2018, will focus on the development of a physics-based model, examining a series of seismic faults between the Italian north-eastern region of Friuli

Venezia Giulia and Istria, Croatia, on the northern shores of the Adriatic Sea. The model will be applied to accurately analyze the behavior of earthquake faults using geological, seismological and satellite data and simulations, carried out on high-performance computers.

‘Continuum mechanics plus high-performance computing enables us to develop seismic simulations in hazard zones and better understand the conditions that cause earthquakes

and how the earth shakes when they occur,’ says ICTP Director Fernando Quevedo, adding that the project represents ‘a winning model of cooperation to prepare our societies for natural disasters.’

Generali Group CEO Mario Greco concurs: ‘What makes this agreement so important and unique is that it allows the pooling of respective expertise, creating synergies to develop a better understanding of seismic risk in the exposed areas and

to produce benefits from a greater diffusion of the culture of prevention.’

For ICTP, the study will allow it to expand its mission of supporting developing countries. For Generali, it will represent an opportunity to assess the exposure to seismic risk in countries where the Group is present and to respond in a timely manner to the needs of customers living in certain areas.

ICTP Campus. Aerial view with Miramare Castle and Park



ICTP PHOTO ARCHIVES

# Big Data Has Transformed Customer Behavior

Generali's Chief Data Office will bring legacy and database systems together under an appropriate architecture, managing and analysing various data sources to gain insight and perspective

## **INTERVIEW WITH ELENA RASA**

*by Alessandra Gambino*





**‘Products will be defined by the sophistication of their algorithms. Organizations will be valued based not just on their big data, but the algorithms that turn that data into actions and ultimately customer impact.’**

**—Peter Sondergaard, Senior Vice President and Global Head of Gartner Research**

### **Elena, could you provide an overview of the new Chief Data Office and its function within the Generali Group?**

Over the last decades there has been a pervasive transformation of customer behavior, driven by globalization, easier and cheaper technological access, mobile diffusion and cloud computing. In addition, a massive development of social networks – to which 80% of consumers are regularly connected – and the introduction of the so-called ‘Internet of Things’ (e.g., Telematics, Domotics and wearable devices) have accelerated the process and data have become really big. In this augmented reality, the financial sector has been taken by surprise and it is now slowly realizing that it cannot waste any more time compared with the other consumer markets which are well ahead of it.

This is the reason why a Data Office has been created, with two main objectives:

- Firstly, assuring that an appropriate governance and architecture of the different data sources is in place at Group level. This need arises from the fact that enterprise information in most countries is siloed or distributed across many operational legacy systems and databases. This important task will make sure that the Group implements a sound process of standards, policies and rules, able to ensure quality, usability, security and availability of information across the organization;
- Secondly, implementing robust data management and analytical capabilities in a cost-effective way, gaining insight and perspective from existing and new

data sources. The task will be performed by so-called data scientists, able to extract value from data, to have an overview of the end-to-end process and to solve business problems in an analytical way.

Both objectives contribute to a unique mission: leapfrogging competition with a data-driven mindset, which will be able to face the increasingly challenging business environment. One induced consequence of this mission is the enhancement of the client experience, which ultimately means moving towards a customer centric approach.

The real question is why the insurance sector was so late in noticing that these three disruptors were completely changing the customer journey and experience.

The answer is that, in comparison with the consumer market where large volumes of interactions triggered the need for ‘online’ choices, the insurance sector could well survive, relying only on a very limited number of contact points (e.g., the renewal phase, a claim to be handled). This led to a very low level of ‘digitalization’ (and a low number of data

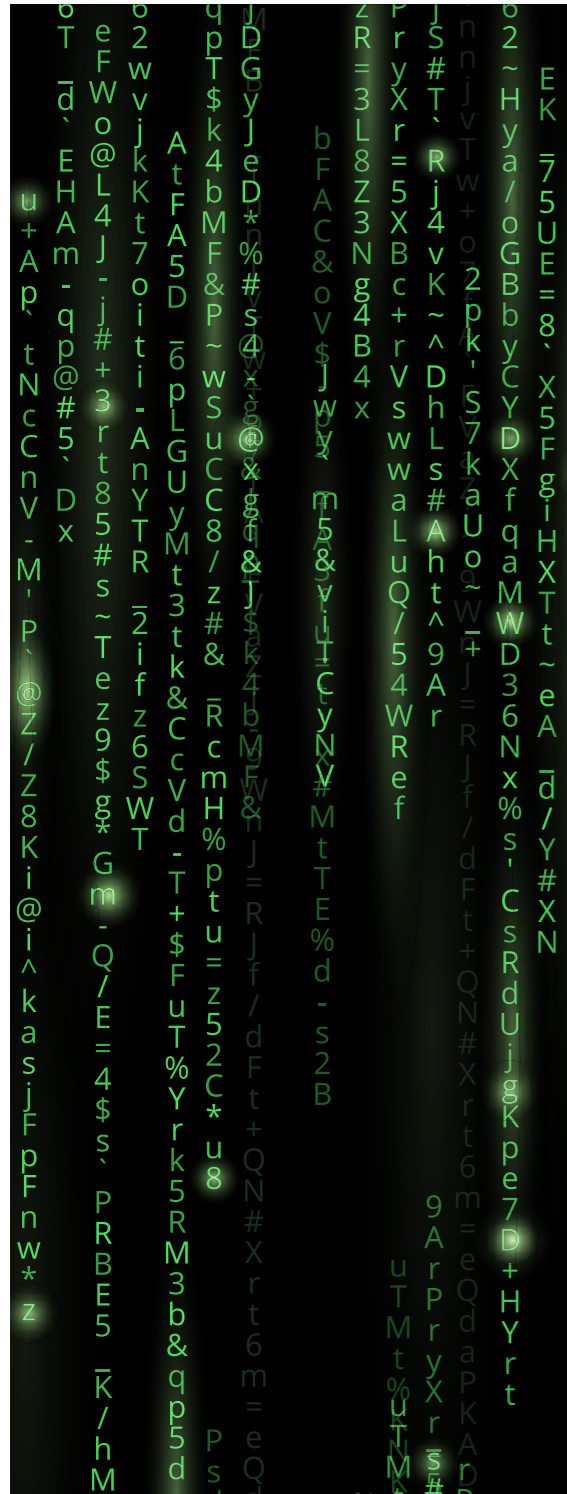
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**We need to be a fully connected information-centric enterprise delivering high quality data through the use of advanced analytics**

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**Three major disruptors have been affecting the business world in recent years: the digital revolution, big data and data science. Has the insurance sector begun to address these factors yet? Which new challenges do they present us with?**

points to be stored in the systems, just enough for the actuaries). However, other industries have served the customer fully. As a result, the customer now expects to be able to contact and be contacted through a variety of mobile devices and this has obviously forced



the insurance sector to start the same transformation game. This new program is going to touch exactly the spheres of these disruptors: digitalization, which will definitively change the communication rules between the company and the clients; big data, because the number of interactions is increasing exponentially; data science, because such an amount

in the US and UK, where a lot less data protection and privacy issues exist, they have been able to really implement the ‘digital’ data-driven concept in their strategic thinking and this new mindset is exactly the lesson that we need to learn from them. All the rest, methodologies and sophisticated algorithms solving specific problems that translate into

and claims data meeting unsupervised texts and forum discussion coming from social media; Velocity – technology with plenty of computational power now able to support large amounts of information to be analyzed. This approach brings a big dilemma: how many data do we need? How many can be used by the data scientists to find the real signals and the business application? When are we risking the ‘too many data’ trap? Whatever the answer is going to be, the purpose of big data remains a better knowledge of our customers!

**The overall purpose of big data remains a better knowledge of our customers through targeted analytics**

of information needs to be exploited, cleaned and used for business purposes. In other words, we need to become an information-centric enterprise, fully connected, operationally efficient and capable of delivering high quality data through the use of advanced analytics.

actions (such as machine learning, at the basis of AI, semantic mining techniques and so on) can be easily learnt from different sources. The real challenge is creating value for the insurance sector through the analyses of the new ‘bigger’ reservoirs and become data addicted.

A typical case in the insurance sector is the combination of different data sources: some coming from internal legacy systems, some coming from external ones (e.g., credit scoring). That new database can be integrated with the information collected from the different devices (Telematics, Domotics and wearable bracelets). Finally, the customer data has to be completed with so-called ‘sentiment’ or mood information, most of the time taken from social media or from specific surveys performed by the company (for example, the transactional NPS). The use of all these data sources in a common data lake allows the company to analyze the customer over three pillars: (1) profitability (2) behavior (3) sentiment. Obviously, as Peter Sondegaard states, data are nothing without a sound and solid application of sophisticated

**Which other industries have inspired the Generali Group in the creation of a new data analytics unit? What can we learn from them?**

As said, consumer enterprises started the digital transformation program many years ago. These companies are collecting more and more data and many of them are coming up with amazing insights. Even if most of them are based

**Speaking of big data, what are their main characteristics? How can the Generali Group leverage them and the digital revolution in order to better fulfil clients’ needs?**

There are many definitions applied to the big data concept. The most popular is based on the three Vs: Volume – structured and unstructured data all together; Variety – traditional policies



algorithms. And the application of these algorithms will allow the company to serve its customers better and better both in terms of products and services, sometimes even anticipating their needs.

**Could you describe the new structure? How will it serve the various business units and the organization as a whole?**

The new Data Office will be formed by five units: Data Governance and Architecture, Data Science, Business Analytics, Customer Insight and Analytics Research.

The first unit is going to create a data standard in the Group and will help the countries identify the gaps versus the conceptual model. This is a

business units. They will interact with the countries in two ways: on demand (existing problems to be ‘attacked’) as a service company or in a testing mode, experimenting on potential opportunities.

The interface with the countries will be the third group, Business Analytics. They will understand the business issue in the single country and choose the right data scientist team, able to download the appropriate data and to solve the problem.

The fourth group, Customer Insight, is very important and it represents the eye on other industries. The scope of the unit is to force the Group to think outside the box, which is not an easy task.

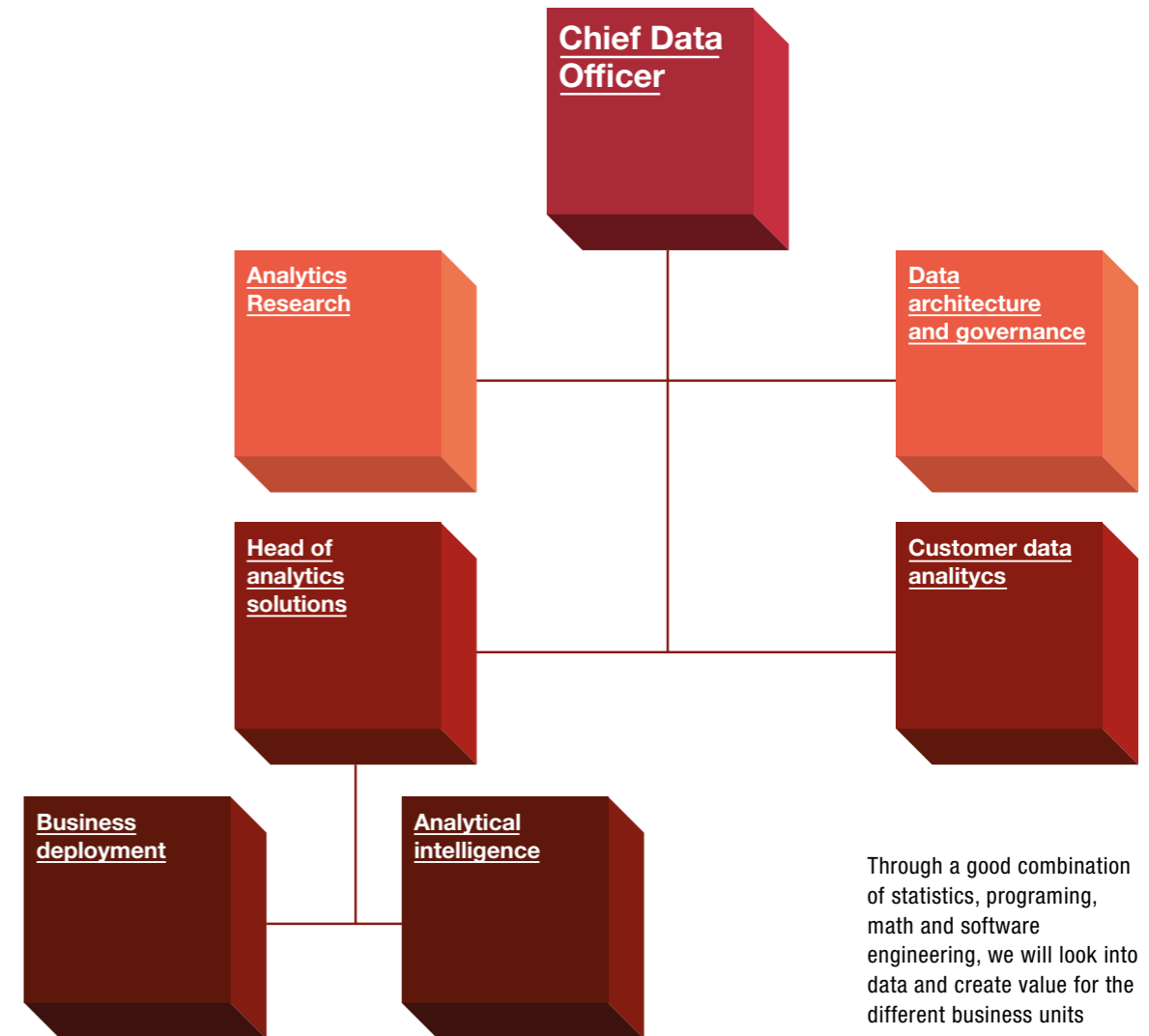
Given that one of the main objectives of the Data Office is to create state of the art data management and analytics, a fifth unit

**Data allows the company to analyze the customer over: profitability, behavior and sentiment**

task that needs to be performed and will be part of each and every ongoing country plan. The second unit are the data scientists, the sexiest job family of the 21th century according to Harvard Business Review. A good combination of statistics, programing, math and software engineering, they will look into data and create value for the different

has been identified: Analytics Research. Exploring partnerships with universities and external data providers, they will make sure that the Group as a whole will maintain such a state of the art from now on.

**HOW DO WE DYNAMICALLY ADAPT TO THE CHANGING NEEDS AND ASSURE WE WIN SUCH A GAME?**



Through a good combination of statistics, programing, math and software engineering, we will look into data and create value for the different business units

Drones can fly up to a height of 300 meters and a range of 1,500 meters. High capacity batteries allow the drones to operate quietly more than 20 minutes on one charge



## Drone Use Speeds Claims Handling

The innovative use of drones in the Czech Republic mainly for complex and large losses or for places in which inspection is either very difficult or risky offers clients a new service

*by Tomáš Hrbek and Tomáš Volejník*





In this page and in the next one: the drone takes an HD video recording during the whole flight and examines the damage. It can make detailed recordings as well as high resolution stills

mainly for complex and large losses or for places in which inspection is either very difficult or there is a risk of accident to CP staff. This could be for the inspection of halls, buildings, large premises, construction machinery, cranes, planes and trains, bridges, dams, chimneys and tall buildings, agricultural plantations and crops, large floods and fires.

about the inspection. He then prepares a complete flight plan based on weather and terrain conditions and the location of the place to be inspected.

The drone takes an HD video recording of the whole flight and explores the surroundings of the damage. It can make detailed recordings as well as high resolution stills. Česká pojišťovna is able

### Customers are pleased while the company saves money

## ČESKÁ POJIŠŤOVNA OFFERS GROUND-BREAKING DRONE TECHNOLOGY FOR EASIER AND FASTER CLAIMS HANDLING

Česká pojišťovna, the Czech Republic's largest insurance company, has introduced an innovative use of drones for surveys, inspections and detailed documentation on the location of losses. The ground-breaking technology is making documentation easier and more effective and is speeding up claims handling. The drones are used

The company, a member of Generali CEE Holding B.V. which operates in ten Central and Eastern European countries, has an official licence for the commercial use of drones from the Civil Aviation Authority of the Czech Republic. At the same time three pilots have now been certified to fly drones.

Before the inspection, the loss is discussed with the customer on the spot so that CP takes into consideration the full extent of the damage. One of the certified pilots acquaints himself with the loss and consults the loss adjuster

to determine the extent of the damage from these stills through proportional calibration. The pilot monitors the whole flight and controls the drone in such a way as to get the best pictures and make the best use of the shots taken. The flight usually takes 15 minutes and produces a level of detail never before available through a regular inspection. Data are in the form of digital photos and ultra HD video. Photodocumentation is attached to the relevant loss event, the video is stored on the archive disc for further potential analysis and use.





Through a closed circuit signal a drone is controlled wirelessly by a trained pilot licenced to operate it. The machines can fly up to a height of 300 meters and a range of 1,500 meters. High capacity batteries allow the drones to operate quietly more than 20 minutes on one charge. During the flight the drone communicates with up to 12 satellites providing for its safety and stability. Within this time the drone can make a continuous 4K video recording and take high quality 12MP photos with a speed of 30 frames per second (fps) at intervals ranging from 0.5 to 60 seconds. The camera can be turned 360° and tilted 90° enabling multidimensional video documentation of the damage at the ultra-high resolution necessary for fast and simple claim settlement.

The cost of a drone for professional use ranges from € 2,000 to € 35,000 depending on specific needs and requirements. The licence for commercial operation is also very expensive and it takes a long time to obtain as well as insurance and meeting legal conditions.

During a half-year test period the company carried out numerous unofficial drone-based inspections (not usable as evidence) each with high effectiveness in determining the actual extent of damage. The detailed pictures that were produced identified precisely the real extent and cause of damage which would not have been possible to assess without this innovative technology.

Customers were also pleasantly surprised by the advanced drone technology offered by Česká pojišťovna. In five cases the clients even agreed to the use of documentation produced by the drones as the main support for determining the level of damage. In these cases the company achieved savings of over € 20,000 in claims costs. In the coming years, Česká pojišťovna expects savings of € 200,000 to 550,000 p.a., while garnering respect and kudos from its clients and their associates.





# FUTURE IN YOUR DAILY LIFE

**il bollettino,**  
Generali Group Magazine  
since 1893

/

**Immerse yourself  
in a multimedia  
experience  
of the future**

From the 18<sup>th</sup> to 20<sup>th</sup> of November, *il bollettino* made its journey to the Hilton hotel in Vienna to be present at The HUB, where the Global Leadership Group Even by Generali took place: Our Journey to Simpler, Smarter.

Today more than ever, the world, society and people are part of a significant transformation, where rules and practices, which were once considered immutable, have lost their effectiveness in producing the desired outcome.

The new order of things is a result of an ever-accelerating speed of change, as can be seen in the simplest to the most complex systems. Whether found in the economic, social or environmental

contexts, these systems are experiencing a constant state of evolution.

The state of ongoing transformation, has now become the natural condition in which every person is called to live and work.

Against this background, for the first time since its foundation in 1893, our corporate magazine *il bollettino* wishes to step into the future. And it begins its journey by speaking a new language of imagination and reality, inside a 360° video.

Here we present an immersive experience to reflect on the essence of the contemporary age, stimulating the creative skills required to recognize the intersections between the exceptional nature of major current issues and the familiar occurrences in everyday life.



**01** Front facade of the stand. A time-line composed by the covers of the past series of *il bollettino* drove the audience to step in to the future

**02** Assistants 'immersing themselves into the future' at the interior of the experience corner

Watch the gallery



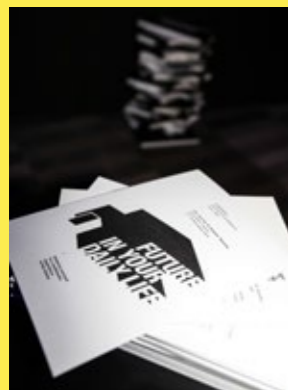
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03



04



05



06

**03** CEO Mario Greco also tried on The Oculus Gear VR

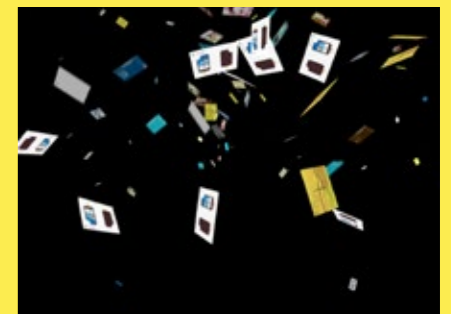
**04** Hostess explain the assistants how to use The Oculus Gear VR

**05** Branded Google cardboard were given to all the assistants so that they could watch the video again using their own smartphones at home

**06** Various leaflets and merchandising present at the event

The immersive video experience is a journey, a quest that leads to questions: what will the future be like? What will we be like? How will we live, communicate and move in our everyday's life? Fabio Bressan explains the project:

An article from *il bollettino* is displayed on a tablet, right in front of you. A gentle, soothing female voice invites you to imagine, and think: you are thrown inside the tablet, inside a new space where everything is possible. How **mobility** will develop in the future? Futuristic highways and cities are created before your very eyes to become a virtual space, a representation of the net, the other side, a future where mobility will happen only in a virtual, interconnected dimension. Each space is paired with articles from *il bollettino*, floating around you. We fly inside the brain to imagine the future of **life**, we get to DNA level, wondering how far our knowledge will take us in discovering ourselves, then enhancing, physically, ourselves, with new technologies. Flying over seas and valley, we think about **Earth**, our planet, and wonder how we will be able to counteract climate change and provide nutrition for everyone. The answer is simple: being together. People have always been and will always be inclined towards a sense of **community**.



visit the website  
video: **Fabio Bressan**



# Twist

Space and time are the inescapable coordinates of experience, existence, action and thinking. They are magnetic poles through which we make sense of the world. Space is in constant transformation. It can be stretched or constrained, occupied or expropriated. It rarely comes from a tacit agreement. Rather, it is the product of the relationships of power and conflict that enter into contact within it. Space therefore draws its meaning from the material and symbolic elements in which the individual and collective memory is condensed, those elements in which a community identifies its history and cultural landscape.

This issue explores the concept of transforming space, starting from the urban regeneration of CityLife. The urban space is where a society and its distinctive social relations enact their transformation.

Generali aims to offer new ways for interpreting the values of a unique and fundamental place, the symbol of an ever-growing city in constant evolution.

Space also renews itself at Darwin, a French-based project for the regeneration of a former military area abandoned since 2005. At this unusual place, the willingness to reduce carbon footprint merges with the creation of new economic synergies and the promotion of urban cultures, seen as pillars in the planning of the cities of the future.

Space becomes a symbol of conquest and aggression against collective memory at the world heritage site of Palmyra. Here, the accounts of the destruction of a civilization's historical memory and cultural heritage are interwoven with the struggle to protect that same memory,

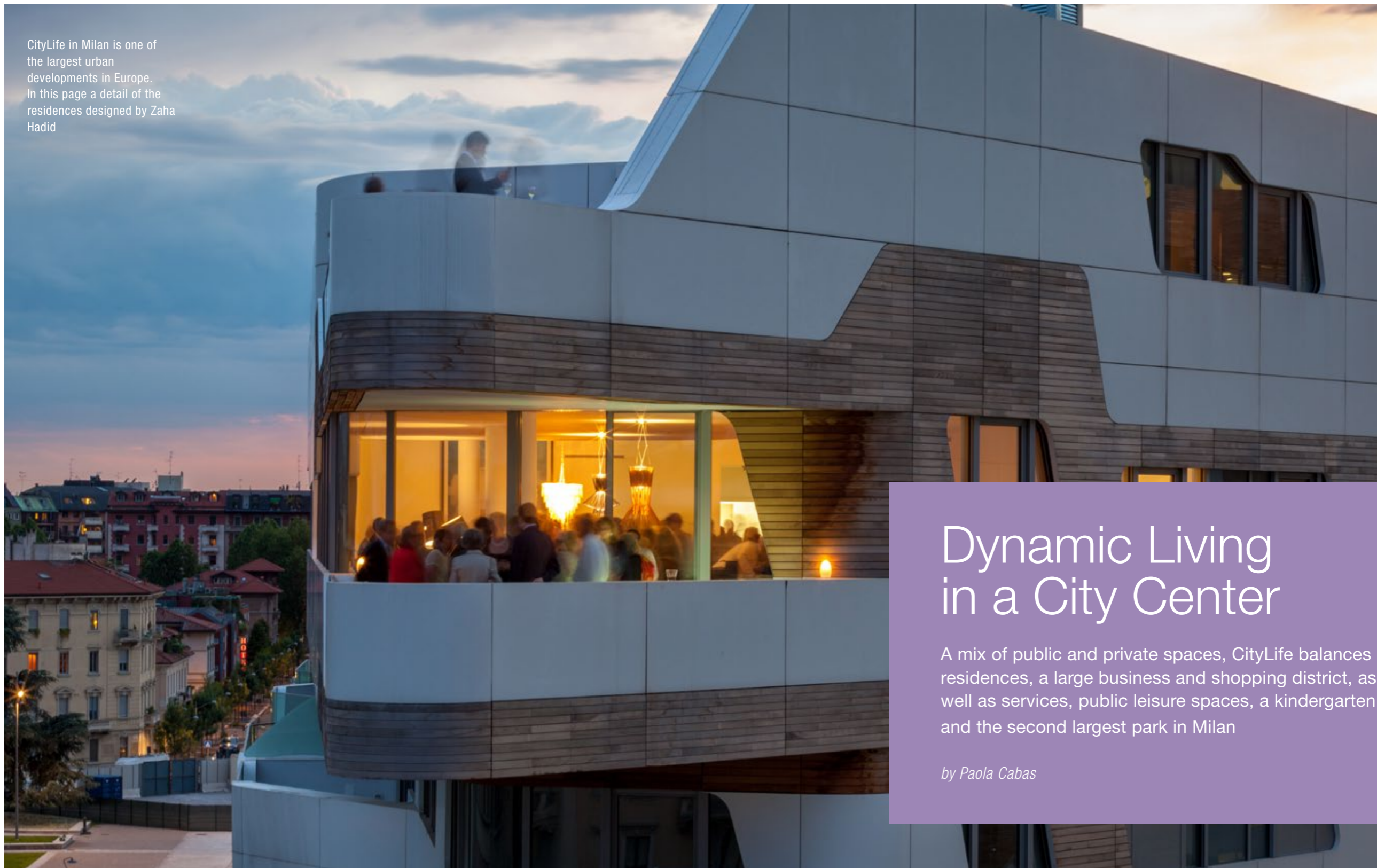
heritage and history in a land of war.

Space and the memory of sculpture are enshrined in the works of Antonio Canova at Palazzo Stratti in Trieste. A space where the act of sculpting is perceived inside time and matter. Sculpture takes on new meanings, stripped of the vanity of museums and the mundane surface of languages.

Space, finally, is identity. The workplace is interpreted as a physical, measurable dimension with a social and psychological role. Or the fluidity of the contemporary office, strengthening the sense of belonging of those who occupy it, in the attempt to reconcile the need of reinforcing pre-existing identities with those transitioning towards new ways of being.

*by the Editorial office*

CityLife in Milan is one of the largest urban developments in Europe. In this page a detail of the residences designed by Zaha Hadid



## Dynamic Living in a City Center

A mix of public and private spaces, CityLife balances residences, a large business and shopping district, as well as services, public leisure spaces, a kindergarten and the second largest park in Milan

*by Paola Cabas*





The park is one of Milan's largest green areas and the first to open since the late 19th century



## CITYLIFE: A NEW WAY OF LIVING IN THE CITY

Sustainability, quality of life and a range of services are the main ingredients of CityLife, a redeveloped area located on the original grounds of the historic Milan trade fair. CityLife offers a new, dynamic and multifunctional district to Lombardy's capital with a balanced mix of public and private spaces. Totalling 366,000 square meters, it is one of the largest urban developments in Europe hosting residences designed by Zaha Hadid and Daniel Libeskind, a large business and shopping district, as well as services, public leisure spaces, a kindergarten and the second largest park in Milan.

In addition, the masterplan foresees that the area will be open exclusively to pedestrians, with all cars relegated to underground routes.

Nearing its completion, the project has contributed to giving back a large public area to Milan's citizens, with a substantial impact on the way of living in the entire Zona 8 on the north-western side of the city. While the skyscrapers that reshaped the skyline are being completed to form the CityLife business district, the most conspicuous feature is the residences designed by the two celebrity architects. Although different in their architectural style, the two complexes have high-quality living standards in

common. These are reflected in the innovative and efficient technologies for environmental sustainability, security and Class A certification, the use of renewable energies and, most of all, an outstanding quality of life for a city of such size.

Living at CityLife is a one-of-a-kind experience, capable of radically transforming the lifestyle of its inhabitants thanks to the wide range of services available, such as the fitness rooms open to residents only and the pioneering underground viability circular network, which allows direct access to the private garages and double-height lobbies from the road level, with no cars circulating on the surface.

Access to the Zaha Hadid residences is from airy lobbies characterized by the designer's signature curvilinear style and expansive windows overlooking the communal green. Matching the soft lines of the buildings, the terraced courtyards combined with paved paths and green patches with pleasant relaxation areas are the crown jewel of the project. The living units shaped by the inventiveness of Daniel Libeskind feature alternating materials on their façades which, together with their verticality, give the buildings a sculpture-like dimension. The typical courtyard configuration of Milanese residences was reinterpreted following a circular pattern, allowing every building to be in harmony with one another and to interact with the entire neighborhood.

However, the CityLife residences are only the most noticeable aspect of a new way of living in the city. In fact, the project's overall vision entails the creation of spaces acting as a background for people-friendly experiences closely interwoven with the city's form and structure, as shown by the growing number of sports, culture and arts events recently held in the area, allowing the whole local community to benefit from the city spaces and CityLife in particular. Even before its completion, the regeneration project has already given back to citizens a large portion of space to be enjoyed together.



ALBERTO FANELLI



The 173,000 square meters park is one of Milan's largest green areas and the first one to open since the late 19th century. After the inauguration in 2013 of a first section of 25,000 square meters, in recent times the park has been gradually expanded with new green areas open to the public.

ALBERTO FANELLI



CityLife also boasts Europe's first driving range in a city center, hosting a Tee line with 20 stations and a dedicated surface of 14,000 square meters.

The driving range is open to all golf enthusiasts, but especially to beginners and children wishing to try this sport for the first time. The opening event was marked by the presence of renowned golf champion Matteo Manassero, who blasted a breathtaking drive from the top of the 207-metre-high skyscraper designed by Arata Isozaki.

ALBERTO FANELLI



One of the most striking features is the CityLife gardens, a flowered lawn of 3000 square meters designed in partnership with Orticola di Lombardia. This brand new outdoor area, fenced and with controlled access, allows visitors to walk, play and relax surrounded by nature while the city noise remains in the distance, and offers residents the chance to collect the seasonal produce grown here.

The opening of Piazza Giulio Cesare and the inauguration of the Fontana Le Quattro Stagioni attracted many residents from the local area and the

entire city. The fountain reopened after a careful restoration by CityLife, which focused on maintaining the original plant features and keeping water consumption under control (with annual savings of over €600,000 from water dispersion).

Some of the pedestrian pathways of CityLife are dedicated to celebrated figures such as Elsa Morante and Luciano Berio, setting the perfect stage for a comprehensive program of glamorous events, some of which have already seen the active participation of local residents and put CityLife under the spotlight. The Versace SS2016 catwalk was one of the key happenings of Milan Fashion Week in September, as the fashion house decided to host

its show at Padiglione 3, previously the seat of major corporate events like the latest Generali Convention. In fact, CityLife is not new to this kind of happening, having appeared in several cinema and television productions as well as prestigious fashion photoshoots published on leading national and international glossy magazines. In addition, numerous architecture studios and international delegations, including those going to Expo Milano (over 50 in just the last year), have already had the chance to visit either the whole area or sections of it.

CityLife is also the seat of numerous cultural activities benefiting local residents and improving the quality

Upper: the sweeping lines of residences designed by Daniel Libeskind

Lower: Park-like surroundings add grace to the residences

Middle: the 'Fontana Le Quattro Stagioni' was reopened after a careful restoration by CityLife

Open plan design and numerous windows give light and harmony to the interiors





of life of the whole area, now a truly vibrant neighborhood. For instance, the participation in the Piano City Milano initiative converted the public park into a concert hall hosting the performances of three renowned musicians – Luca Buratto, Anna Maria Morici and Bruno Francesco Leone. Last September the tree-lined

cheered up the crowd, followed by a comedy and music performance by Duo Baldo at one of the public areas of the Zaha Hadid residences. Another flagship initiative was the presentation of the new Polo Tournament edition, the result of the partnership between CityLife and Polo Club Milan. On that occasion, the Via

Watch the gallery

The Generali tower designed by star architect Zaha Hadid

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### Innovative efficient technologies support environmental sustainability, security and the use of renewable energies

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pathways and residences of the complex welcomed primary and secondary school children with their parents and families during the MITO music festival, organized in collaboration with CityLife. The stomping rhythm of a marching band

Senofonte residences hosted an eclectic evening during which the tradition of polo met the modernity of the surrounding space, creating a unique combination and attracting polo enthusiasts and lifestyle experts.

Another event, this time dedicated to lovers of running already familiar with the tree-lined pathways and green spaces of CityLife, was the Salomon City Trail held in Milan last September. For the first time, the race crossed the extensive green area from Viale Berengario to Viale Cassiodoro and continued along Via Rossetti. What made the running competition unique was the ascent to Italy's highest tower, designed by Arata Isozaki, which saw the athletes climbing the 557 steps to reach the 20th floor of the building.

Combined together, the characteristic features of CityLife make it an extremely strategic place from a living, commercial and business viewpoint, and an unprecedented reality at the global level.

## GENERALI TOWER'S LOGO UNVEILED

On October 15, before a distinguished group comprising Armando Borghi, CEO of CityLife, Milan Mayor Giuliano Pisapia, Generali Group Chairman Gabriele Galateri di Genola and Group CEO Mario Greco, the Generali Group logo unveiling ceremony took place at the bottom of the tower designed by star architect Zaha Hadid.

## AT THE HEART OF CITYLIFE: THE METRO SQUARE

The square at the center of CityLife was opened to the public last October 30 and offers direct access to the new Tre Torri underground stop (Line 5). Surrounded by the towers designed by Zaha Hadid, Arata Isozaki and Daniel Libeskind, the new urban space also overlooks the recently opened expansive city park. Its name will soon be announced.

## LAYING THE FOUNDATIONS OF THE LIBESKIND TOWER

The excavations for the Libeskind tower foundations were recently completed, and the concrete basement slab will be laid by mid-December, marking a key moment in the skyscraper's construction. Once finished in 2018, the 31-storey, 175-meter high building will be directly connected to the shopping district and the Tre Torri underground station.



A massive sculpture, a twist of wooden struts that dominates the space, hanging like a canopy over roughly hewn tables and comfortable chairs below

# Darwin Combines Ecology and Office Cooperatives

The renewal is part of a regeneration programme to open up the Bordeaux riverfront and transform the old Niel Military barracks

by Sarah Jane Brady





Bordeaux



The Barracks were converted into the Darwin Eco Center – a hub for social entrepreneurship

The co-working area of the project has been open since March 2013



ERIC BARRIÈRE - AGENCE APPA



ERIC BARRIÈRE - AGENCE APPA

At the heart of Bordeaux’s Bastide waterfront a bold experiment in transformation and renewal is bringing a new sense of purpose to an area that was once a series of abandoned hangars and warehouses.

comprises 5,700 m2 of offices for start-ups, 1,700 m2 of commercial locals, an indoor BMX track, a bike polo pitch, a skate park, an eco-lodge and artisanal workshops which are under development, and a vertical eco-farm.

mayor and former Prime Minister Alain Juppé in 1995. Today half the city is UNESCO-listed, making it the largest urban world heritage site, and in 2013, a survey ranked Bordeaux as France’s second-favorite city, after Paris.

publishing, event management, urban planning, architecture and design, environmental consultants and risk management, strategy consulting for sustainable development,’ says Jean-Marc Gancille, Co-founder and Development Director of Darwin Project.

**The Darwin Project itself has become a popular work-eat-and-play space, seven days on seven**

A major part of the Darwin Project is the Darwin Eco Center – a hub for social entrepreneurship catering to individuals with a shared vision. In the same open and collaborative workspace, 50 representatives of green economies form a coherent chain of complementary and often synergistic activities.

Entrepreneurs are offered co-working spaces at € 290 per post per month. The workstations are all inclusive with desk, chair and cabinet, very high speed Internet, meeting rooms and a shared mailbox. All expenses such as electricity, heating, and cleaning are included as is property tax. The co-working area is open 24 hours a day with entry secured by a digital code.

Situated on the right bank of the River Garonne, the old Niel Military barracks are being transformed into an ecologically-minded co-operative called the Darwin Project. The project

The renewal is part of a massive regeneration program to open up the riverfront, pedestrianize the city center, clean up the architecture and install a hi-tech tram system started by Bordeaux’s

‘Their activities cover graphic design, creative marketing, digital creation, mobile and web engineering, community management, advertising design and

‘Self-employed entrepreneurs today favor creative outlets,’ says



ERIC BARRIÈRE - AGENCE APPA

The skate park, referred to as 'Le Hangar' is famous among European skateboarders. The space is vast and industrial

The skate park features huge wooden blocks like ribs sculpted into smoothed curved surfaces

Jean-Marc. 'They see them as an open door to opportunities. They enjoy a fun environment, friendly, relaxed, where they can concentrate better than elsewhere.'

Within the coworking spaces work patterns are emerging based on social bonds, the sharing of resources and ideas, and inspired by a certain amount of improvisation. These creative and entrepreneurial transitions allow an easier journey from idea to project, budget and launch.

To its participants the co-working cluster is seen above all as a tool and a

development process, a way to deploy a more powerful strategy and a more ambitious thinking of the future than its individual members can do in isolation. The co-working area has been open since March 2013.

It has now been supplemented by a 'nursery' known as the Campment where young start-ups in green projects, micro-credit, crowd funding and innovation can hire office space at a very reasonable rate. Forty workspaces are available on the first floor on 23 month contracts at € 63 per post per

strands of pulsing LED lights woven into a massive sculpture, a twist of wooden struts that dominates the space, hanging like a canopy over roughly hewn tables and comfortable chairs below.

Downstairs is a restaurant that is both airy and intimate, a space of understated conviviality with tables occupied by a mix of 'Darwinians,' guests and visitors absorbed in conversation.

Among the social entrepreneurs using the center are those specializing in concierge services, drone management, the production of artisan handmade

**These creative and entrepreneurial transitions allow an easier journey from idea to project**

month for the first year and € 93 for the second. Each workspace comprises office, use of meeting rooms, copying services, high-speed internet and a concierge service. Professional advice on project development is available at € 75 per month.

In the center's open atrium, people mingle in flat, natural light standing and sitting sheltered from the sun and rain. Leading to the upper floor is a power-generating staircase that captures energy from human weight and movement on every step. This energy then feeds into

shoes from Indonesia, clothes designed with children in India to raise money to finance the building and maintenance of their own schools and a start-up of five entrepreneurs working to raise money in Africa to fund water purification.

The Darwin Project itself has become a popular work-eat-and-play space. Its skate park, referred to as 'Le Hangar' is famous among European skateboarders. The space is vast and industrial. It resembles an aircraft hangar or perhaps more accurately, the belly of a whale, with huge wooden blocks



like ribs sculpted into smoothed curved surfaces. Here a growing community of skateboarders from the age of four upwards learns the moves and language of skateboarding under the supervision of a team of master skaters.

There are jumps, ramps and rails for all skill levels, a small bowl, a large bowl, and a snack bar. Street parking is free.

growing facilities. This greenhouse is set on top of a stone ruin, which contains the utilities and equipment necessary for production. The farm takes advantage of auto-regulated water-efficient devices, solar energy, and organic farming methods to produce local food.

The Darwin Eco Center will continue with its expansion to involve other local

Darwinians espouse remains immovable and unwavering.

'The species which survive are not the strongest species, nor the most intelligent, but the ones that best adapt to the changes,' wrote Charles Darwin. The Darwin Eco Center takes that philosophical premise and applies it to anticipating, adapting, and investing in new fields of activity and new, flexible modes of operation that are agile, mobile, and inventive.

'Self-employed entrepreneurs today favor creative outlets', says Jean-Marc. 'They see them as an open door to opportunities'

**The Darwin Eco Center will continue with its expansion to involve other local entrepreneurs**

Everything is made up of old stuff that no one wanted, installations and large-scale components from exhibitions that would have been thrown in a dumpster. At the skate park these pieces have found a second life and today represent the equivalent of a purpose-built multi-million euro park, but at a fraction of the price.

Another popular feature of the Darwin Project is La Ferme Musicale. The vertical farm addresses health, food, and ethical and social concerns and provides space for people to gather together to celebrate food and life. Visitors can learn more about sustainable food production, and the venue is suited for parties, events and concerts.

Above the ground floor, a series of lightweight steel structures house the

entrepreneurs and moves are afoot to develop a further wing that will host a new technology and multimedia complex requiring an investment of € 25 million. 'Future expansion will be mainly in three sectors: green economy (education and environmental consulting firms offices, start-up of sustainable development), creative economy (communication, design, architecture, technology) and responsible businesses,' says Jean-Marc.

When asked if he feels like an entrepreneur or an ecologist Jean-Marc responds that he is both, since profit and commitment to the environment remain equally important. However, one thing is clear: that the commitment to the values which he and other



ERIC BARRIÈRE - AGENCE APPA





# New Trends in Workspace Design

Today's employees are looking for something different both in terms of work flexibility and workplace design

*by Francesco Orsi and Paola Cabas*

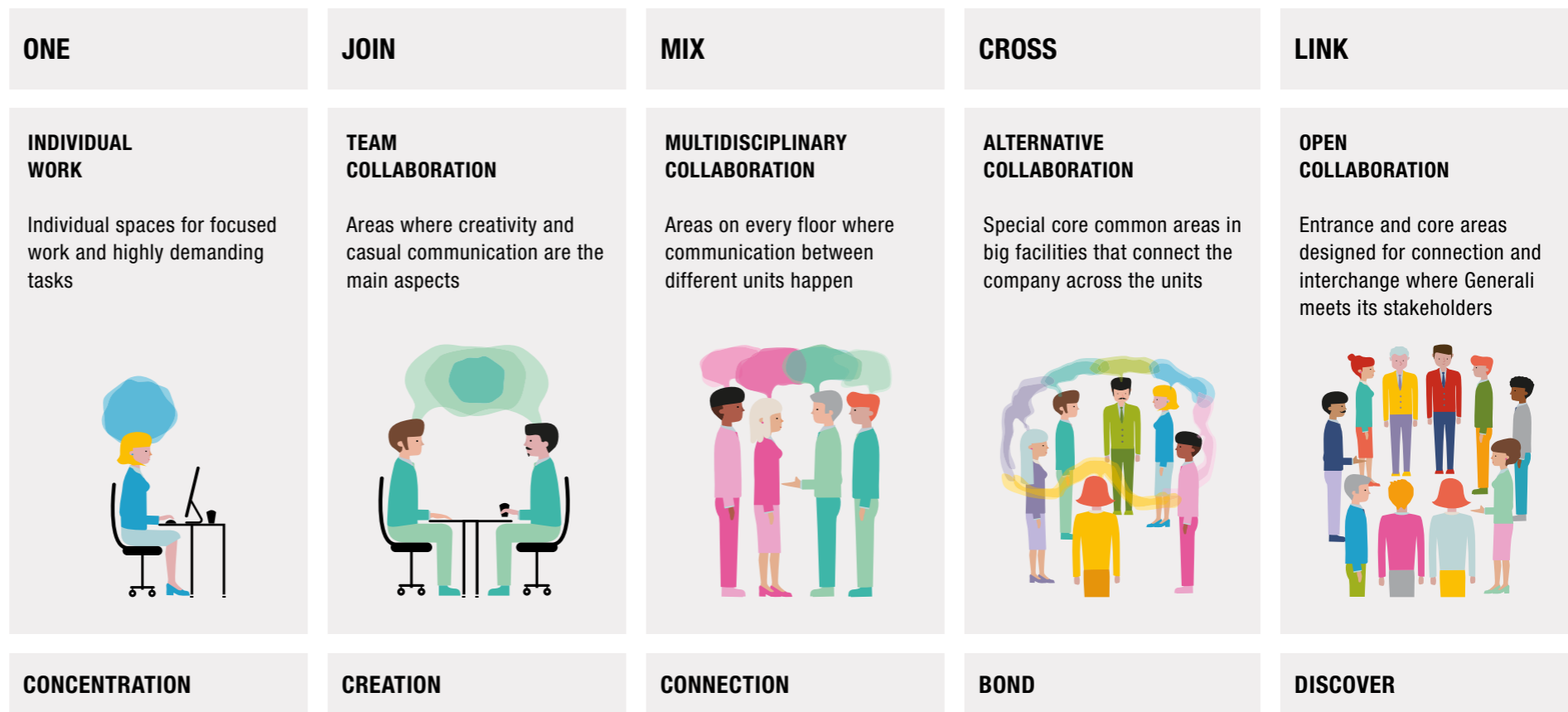
The city of Venice was identified as the theme for the overall implementation of the Pillet Will building in Paris providing a perfect match of the historical heritage of Generali France with state-of-the-art workplace solutions



As Generali continues its journey to embracing 'simpler, smarter' and behaviors that are the hallmark of a retailer, its internal focus is also evolving, with new workspaces tailored to allow for new ways of working. While cultural shifts are behaviorally driven, they are made visible and tangible through new and dynamic workspaces and spatial compositions.

The face of the business world is rapidly evolving as a result of workspace trends, social change and ubiquitous technology. Today's employees are looking for something different, in terms of both quality and type of workspaces. Beyond this, sustainability and technology play a key part in determining how we work.

Workplace design and strategy can play a fundamental role in the comfort and performance of employees, often acting as a magnet for attracting new recruits and retaining talent. Providing the opportunity to choose where, when and how work happens is often critical for attracting the best and the brightest candidates. And among the many emerging trends, workforce mobility and creative use of space are the new challenges of new building designs or refurbishments.



Generali is embracing these trends through the definition and rollout of a new workspace philosophy, applying design principles to new and reconfigured workspaces. Generali offices of the future will offer a setting for developing efficient and integrated ways of working, encouraging multidisciplinary teamwork with integrated people-focused solutions. It is people who will be central to these workspaces, with maximum space for empowering us at

work in terms of growth, performance, and productivity.

This new Generali office concept, recently presented by Group Premises & Facility Management at the GLG event in Vienna, creates clustered workspaces that are based on different types of work and collaboration: One, Join, Mix, Cross and Link clusters have been created in order to identify and include solutions for different work needs. An activity-based office concept and 'neighborhood'

planning provides different work settings for different activities. Creating a 'neighborhood' means designing an office scenario that combines open and closed areas with clusters of standard desks.

Generali's spatial program varies according to every type of building. The concept of our new workspace focuses on four main areas: (a) Corporate Culture, concentrating on teamwork, collaboration, engagement, attraction,

retention and development, (b) Work Organization, highlighting improvements in processes fosters an exchange of knowledge, (c) Technology of Information and Communication, putting digitalization and connectivity at its core and (d) Architecture and Spaces, focusing

collaboration within our Company and we can support that change by rethinking workspace design. At Generali, we are firmly convinced that design can transmit company values. Following this belief, four main design principles have been adopted:

that fosters productivity while providing a comfortable environment. This translates, for instance, in using different work settings to generate different atmospheres according to user needs, facilitating ‘activity-based working’.

(informal gathering areas) to foster informal communication and creating open collaborative areas.

**Third – work together, feel at home.**

The new office concept design will transmit a cohesive and consistent company image in all the different premises and locations. Just like a home for a large family, the workplace has to provoke the interaction among people not only physically but also virtually. This means considering mobility and its related technology while, at the same time, having collaborative rooms and ‘informal meeting areas’.

**Fourth – transparency and exchange.**

Stimulating employee creativity is one of Generali’s focal points. The free sharing of knowledge, which often occurs through unstructured conversations, can lead employees to generate more creative ideas and solutions. An accessible work environment leads to a more agile organization, enhanced, for instance, by avoiding architectural barriers and extensive use of glass to improve visualization and, consequently, communication. The use and search for new soundproof or CO<sub>2</sub> absorbing materials are also part of a new workspace generation.

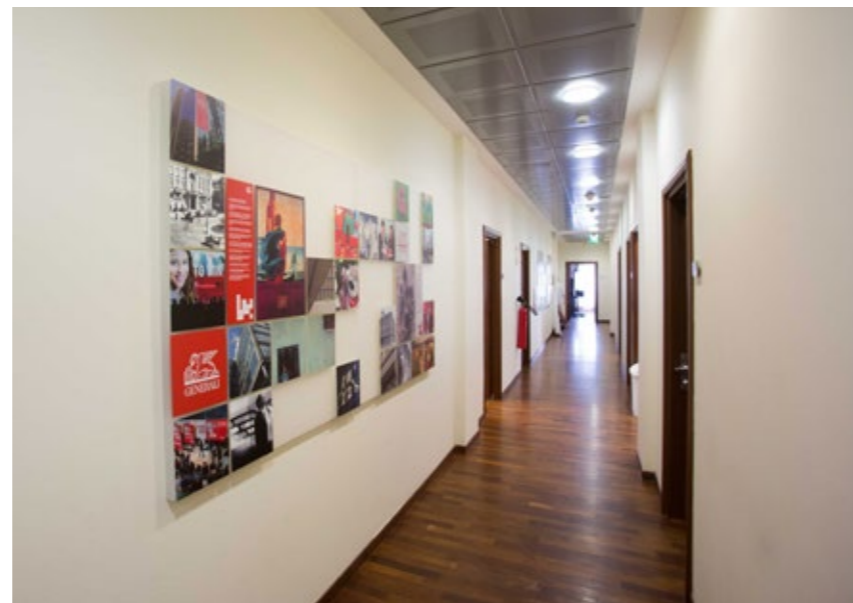
**Workplace design and strategy can play a fundamental role in the comfort and performance of employees**

on innovative and flexible spatial concepts. Cultural change triggers new ways of working. We have the chance to improve

**First – provide a productive and comfortable workplace.** The new office concept for Generali is a spatial tool

**Second – develop talent in a healthy environment.**

Generali’s workspace will turn into a valuable asset for its employees and therefore a tool for attracting and retaining talent. Comfort and ergonomics are critical factors to be defined through design. The new space will reflect Generali’s aim of learning and growth by creating gravity points



The pilot panels of the Workspace Identity project realized for the communication offices of Generali Headquarters in Piazza Cordusio, Milan



At Generali we have started investing in our buildings according to the principles above. The first step of this journey is ambience harmonization: new visual tools to spread our messages, to promote a new visual identity while improving wellness in our workplaces.

The Workspace Identity Project consists of a series of new images/panels that aim to improve the internal layout of offices while enhancing engagement of Generali employees with a mix and match of significant iconic images from our real estate, sponsorship activities, events and people displayed in a modern framework. Unveiling the pilot project in Milan last July, Simone Bemporad, Group Communications and Public Affairs Director, said: ‘This new tool will help foster and share Generali culture with colleagues throughout the world. This important element of architectural design provides us with a standard brand image framework that delivers a distinctive look and feel.’

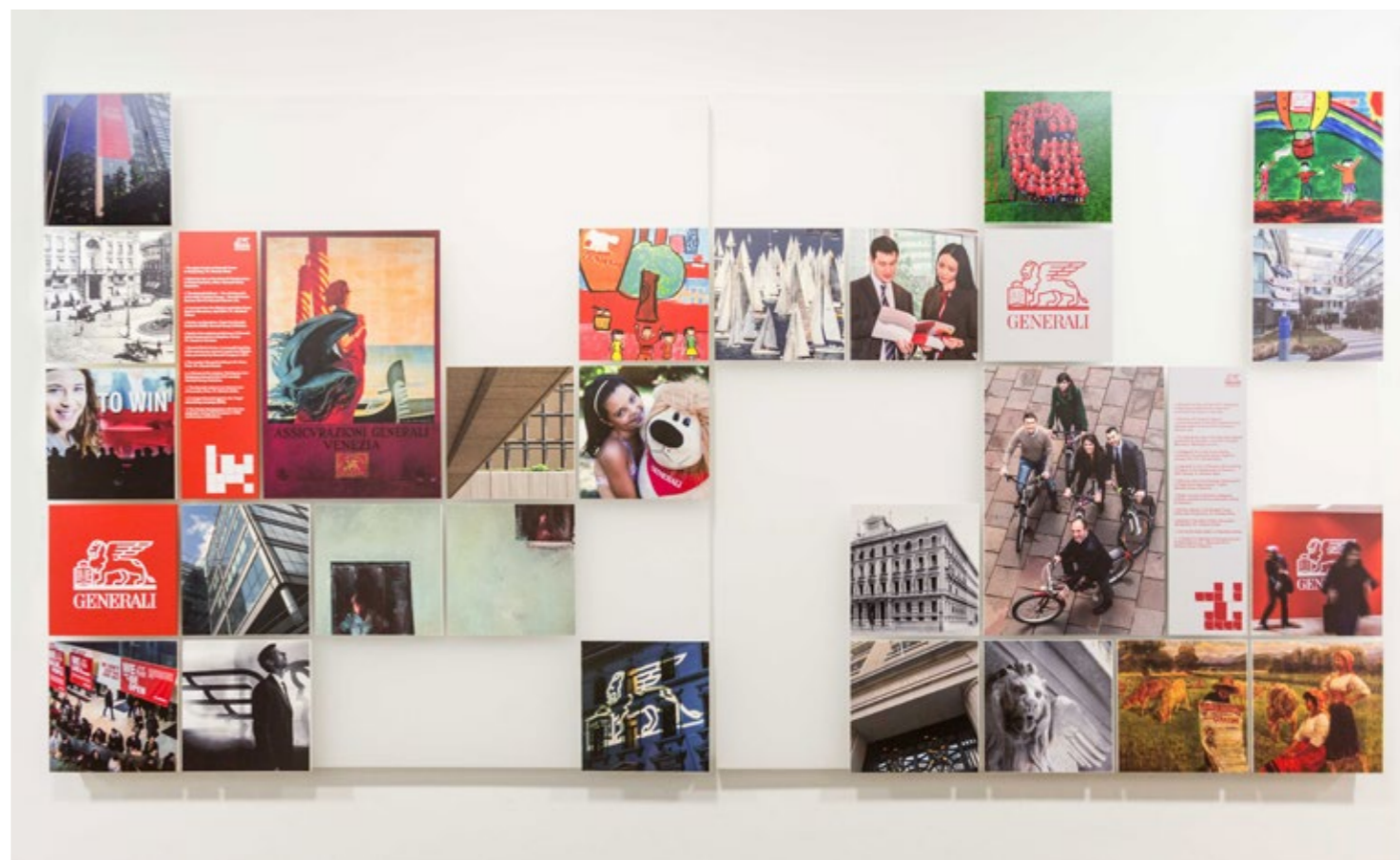
while considering the images of the past, present and future as identical compositions that create large, diverse

was finding appropriate images and architecture to create a unique and complete standard of internal decoration for the many different audiences of the Generali world.

It is an important, cross-functional project to foster communication across the Group and enable all colleagues to feel and experience the roots of Generali, its commitments and its future goals.

Take a look around you.  
See what’s changing. Enjoy the view!

The Workspace Identity Project is a series of iconic images of real estate, sponsorship, events and people



CLAUDIO SFORZA

**At Generali, we are firmly convinced that design can transmit company values**

The concept represents the Generali world in a contemporary way, thus eliminating the traditional idea of photography, frame, and panel

panels of squares. The idea narrates Generali’s evolution by showing what the Group represented in the past and what it stands for today. The core challenge

# PILLET WILL

by Nathalie Maurer and Christophe Pont

Since July 2015, Generali has a new headquarter in the center of Paris, perfectly matching our important historical heritage with state-of-the-art workplace solutions. Premises and Facility Management teams continuously support the business with solutions related to own-use portfolio management, improving efficiency, quality and delivering a sustainable workplace. The Generali

campus in the Paris city center was historically located in boulevard Haussmann, a charming building that, over time, did not fit our business needs anymore. But this challenge also posed a unique opportunity: a modern and efficient environment, retaining at the same time a strong connection with Generali roots (the Company was established in France in 1832). This was the driving force behind the move of the

Generali headquarters from Boulevard Hausmann to Rue Pillet Will.

The first challenge the team faced was the identification of a suitable alternative location in the center of Paris, which was not an easy task. Even if Paris is a big market, there were not so many historical buildings that could fit with the modern concept Generali wanted to achieve.

In autumn 2014, the building in rue Pillet Will was selected, and the new office space design started, mixing classical elements and modern concepts: the city of Venice was identified as the 'fil rouge' for the overall implementation. The refurbishment work proceeded quickly, and Generali employees transferred there in July 2015. Specific attention was given to balancing

results with costs – not only one-off expenses but more long-term running costs. Sustainability was a key priority, too, and the building is being evaluated for a BREEAM environmental certification, and we are looking to achieve top marks.

The project has resulted in a mix of new technological solutions (e.g. VoIP for telephony and Thin Client instead of traditional PCs)

and smart space usage. From layout and furnishings, this refurbishment offered an opportunity to implement new standards in line with the Workplace Catalogue that the Group P&FM team has been developing and rolling out at Group level, with special areas such as the business center for visiting colleagues, and a broad variety of spaces where employees can meet, interact and work together.

This implementation is fully in line with the new Generali concept, as well as with previous projects developed like the Corso Italia building in Milan which has been up and running since May 2014.

Watch the gallery



03



04



01

02



05



06

**01** A detail of a Coffee point of the Generali France Executive Flex office area

**02** Standard workstation with motorized desk enabling standing or sitting working position

**03** Meeting room 'Maddalena' in the historical part of the building, near the executive area

**04 – 06** Lounge areas of the Business center where employees can meet, interact and work together with several kinds of seating possibilities

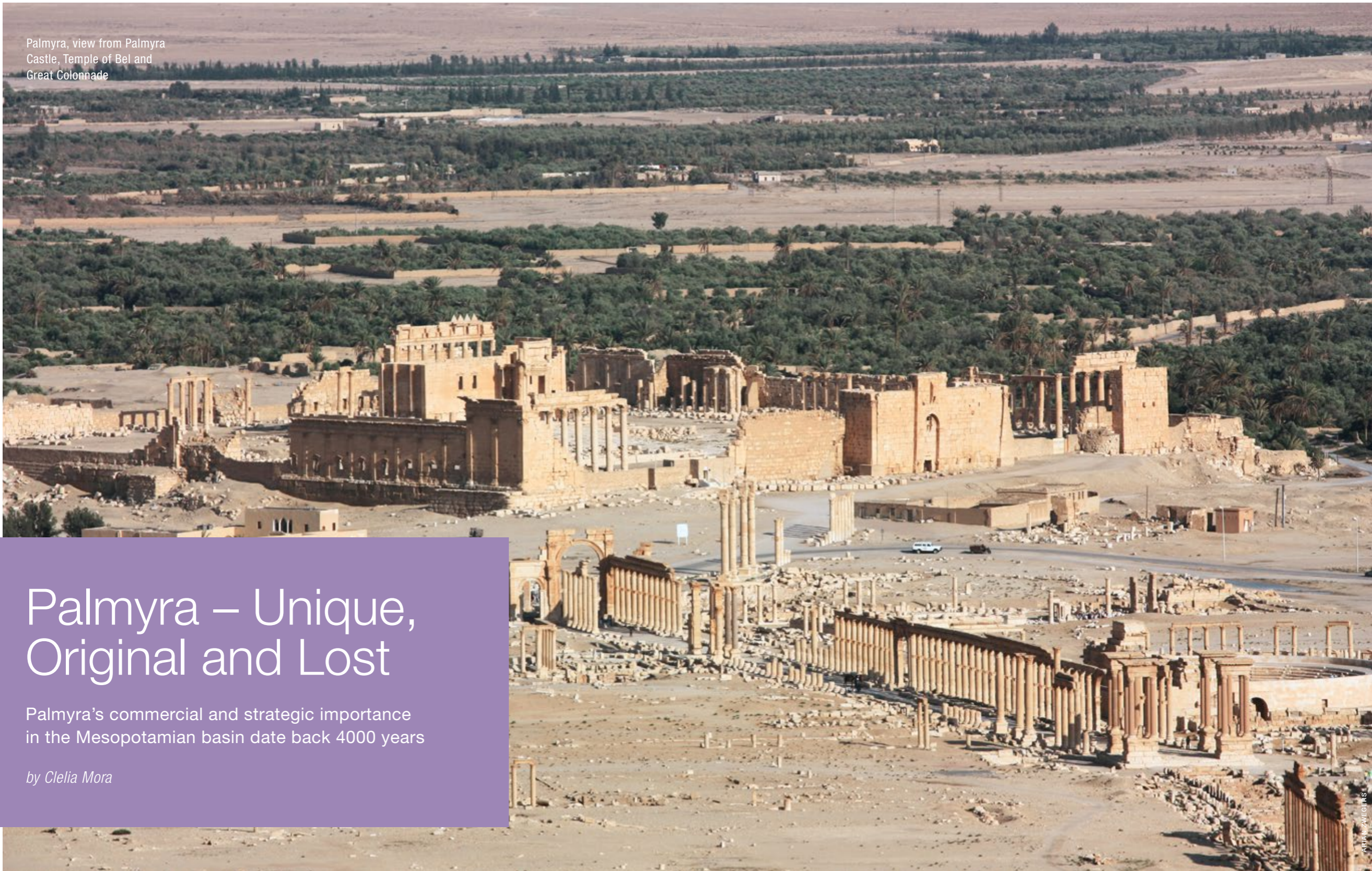


Palmyra, view from Palmyra Castle, Temple of Bel and Great Colonnade

# Palmyra – Unique, Original and Lost

Palmyra's commercial and strategic importance in the Mesopotamian basin date back 4000 years

by Clelia Mora





## HISTORY IN PIECES

### Signs of the past and a society in transformation

In April 2003, at the end of the Second Gulf War, the Iraq Museum, Baghdad’s archeological museum and one of the most renowned worldwide, was sacked and many of its treasures were destroyed or lost. An international outcry followed against the occupying forces’ failure to protect the building and its contents. Simultaneously, a number of actions were taken to limit the dispersal (and sale) of priceless relics of artistic, archeological and historical relevance. The University of Pavia, in collaboration with some of its graduate and undergraduate students, launched Mesopotamia Today (in

lowest point of human barbarity and disdain towards the signs of the past, but unfortunately it was not the case. Today, we remain speechless and incredulous before the destruction of an invaluable cultural legacy which belongs to the whole mankind.

The land of Iraq corresponds to ancient Mesopotamia, a flatland sitting between the Euphrates and the Tigris rivers. From the fourth millennium BC onwards, a complex society developed in that region with the birth of the first urban settlements and the cuneiform script (a system of writing distinguished by its wedge-shaped marks on clay tablets). A few centuries later, cuneiform writing spread across Syria. Thanks to an Italian archeological expedition led by Paolo Matthiae who has been working on the site since 1964, extraordinary



across the millenniums from prehistoric eras up to the classical period and beyond. And before yesterday’s and today’s devastating wars, there were plenty of big and small museums guarding the immense heritage found during the excavations, often subject to long and meticulous restoration. Now, in addition to the severe damage caused by war operations, we witness even more destruction against the relics of a past which are not only treated with contempt, but also as something to erase. For this reason, the monuments of ancient Assyrian capitals dating back to the early first millennium BC have become the targets of such a destroying fury, like the well-known Nineveh and Nimrud/Kalhu, hosting the palace of Assurnasirpal II, and the exhibits preserved in the

museum of Mosul, a modern city located in the proximity of the ancient capitals, where ISIS headquarters in Iraq are based. In the north of the country, Hatra was also badly damaged; founded in the third century BC, the city hosted some impressive ruins of palaces and colonnades (the University of Turin carried out long archeological expeditions in the area).

The situation in Syria is equally somber. Sites of historical and archeological relevance, such as Mari, with its colossal royal palace and archives of slates from the second millennium BC, the third-century sites of Dura Europos and Apamea, as well as several ancient Christian churches and monasteries have suffered irreparable damage (the website of Association for Protecting Syrian Antiquities – ASPA

### An invaluable cultural legacy which belongs to the whole mankind

Italian, Mesopotamia Oggi), a still active website containing information about the initiatives taken on that occasion, as well as about international legislation on cultural heritage protection.

At the time we believed that such a deplorable act would represent the

excavations have found evidence of flourishing urban centers, such as Ebla, one of the earliest kingdoms in Syria (third millennium BC).

Iraq and Syria host countless archeological sites, bearing witness to civilizations and cultures that evolved



– provides updated information). Other areas of Syria, such as the region around Ebla, faced significant challenges caused by the war or unauthorized excavations. Sadly, in similar situations it is practically impossible to prepare an accurate inventory of what was destroyed or sacked.

Of the many upsetting events, the most shocking one was the destruction of the monuments of ancient Palmyra, the well-known desert city (read the box by Maria Teresa Grassi, director of the Italian-Syrian archeological expedition to Palmyra, who worked there from 2007 to 2010), accompanied by the barbaric execution of the site manager, Syrian archeologist Khaled Al-As'ad: 'A man of culture and science, innocent of any guilt, wise, fair, honest. In short, a just man,' as Paolo Matthiae said in a touching memorial recently published.

For cultural heritage, the trade of archeological ruins, looted from unauthorized excavations or museums, is another significant loss. This additional threat is being addressed by prominent cultural and research institutions through mobilization and appeals aimed at identifying and reporting illicit traffic, as well as through cataloging and archiving projects. In short, this is current history. After the inevitable indignation, we may ask ourselves whether our worries for a historical, artistic and archeological

Shocking new pictures released by Islamic State show the destruction of a 2,000-year-old temple in the Syrian city of Palmyra. Just a single arch of the ancient Temple of Bel still stands after the terrorists filled it with explosives and razed it to the ground – Courtesy of the Association for the Protection of Syrian Archeology



PUBLISHED BY ISIS ONLINE

heritage under threat are justified, as people are faced with battles destroying homes and lives, mass migration and the desperation of helpless children. However, heritage too is part of the life and history of a country. Indeed, those places, landscapes and monuments

**Those places, landscapes and monuments often tell a story of war and conquest, coexistence and tolerance**

often tell a story of war and conquest that had shaped the land and changed the social fabric. And they also tell stories of coexistence and tolerance among people of different cultures or religions living together and taking over from one another across the centuries,

stories of an identity grounded on memories. 'Cet âge où les hommes de toutes origines vivaient côte à côte dans les Échelles du Levant et mélangeaient leurs langues, est-ce une réminiscence d'autrefois? Est-ce une préfiguration de l'avenir?' (Amin Maalouf, Ports of Call).

We are therefore called to act to restore these nearly lost values and pass them on to the future generations, so that a multicultural society does not remain 'a thing of the past' and is not deprived of its culture and memories.

**Clelia Mora**

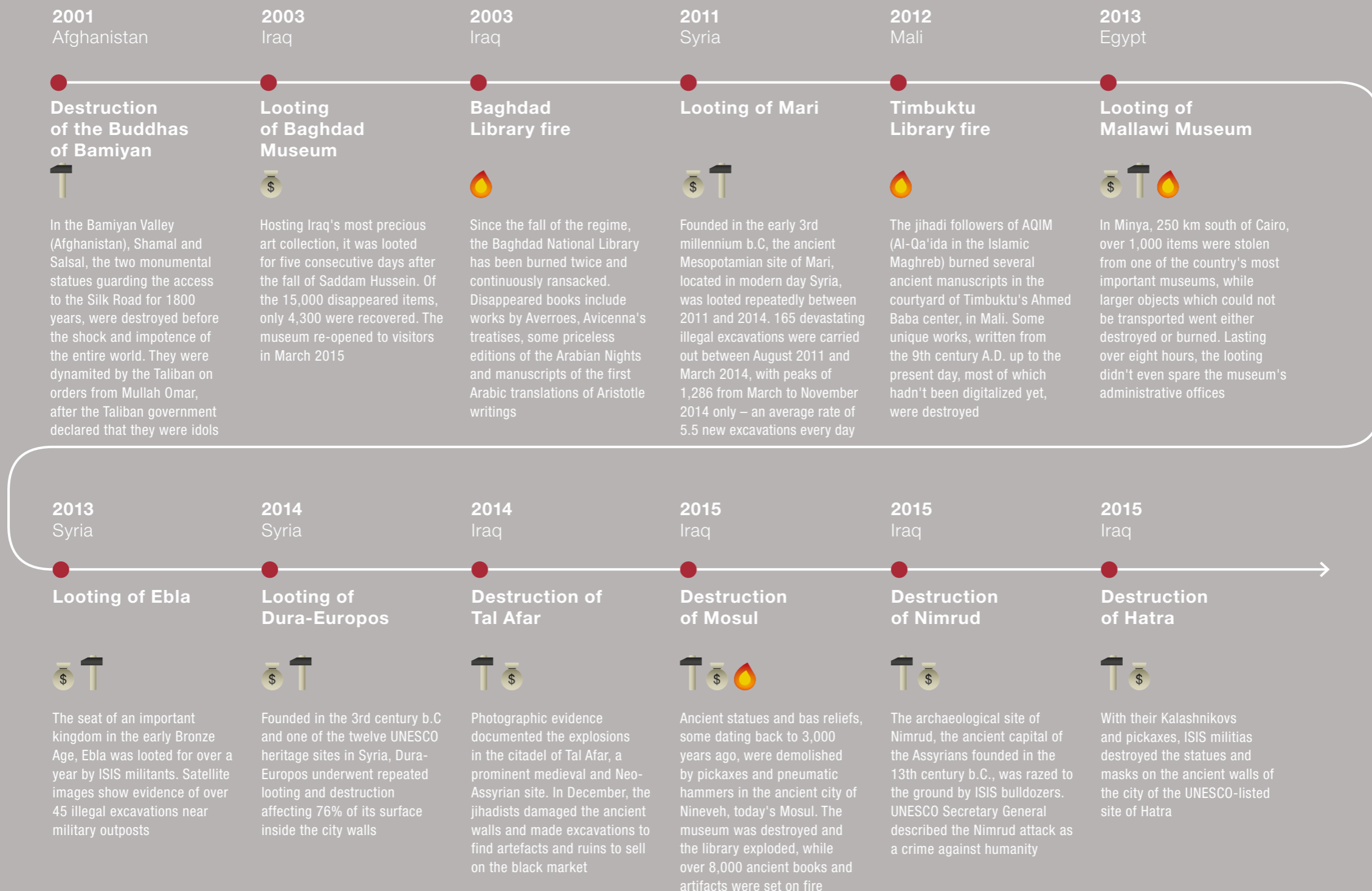
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She has been a member of the Lombardy Institute of Science and Literary Studies of Milan since 2011.

From 2000 to 2010 she sat in the Leadership Committee of the archeological mission of Terqa (Syria) led by Olivier Rouault (Université Lyon 2, France).

She is the coordinator of the historical, archeological and epigraphical research project in southern Cappadocia (Turkey) of the University of Pavia and leader of the Kınık Höyük project of the archeological mission to southern Cappadocia, promoted by the University of Pavia and New York University.

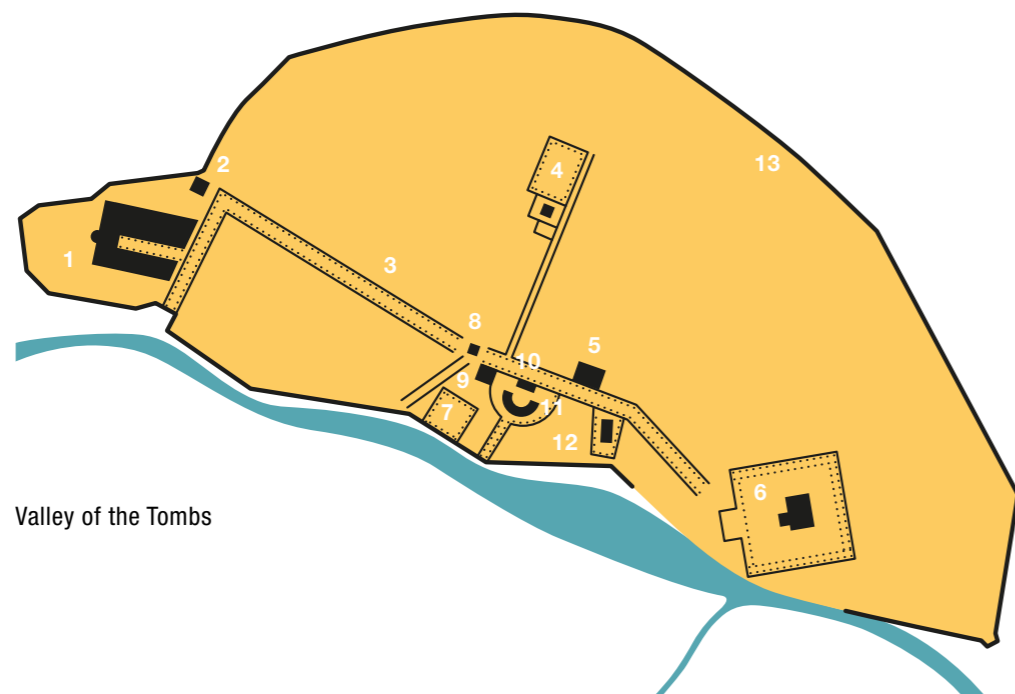
## From the Buddhas of Bamiyan to Palmyra we are witnessing the most organized and systematic destruction of historical and artistic heritage in recorded time





# PALMYRA, CITY OF PALMS

by Maria Teresa Grassi



- 1 Allat Temple
- 2 Funerary Temple
- 3 Great Colonnade
- 4 Baal-Shamin Temple
- 5 Baths of Diocletian
- 6 Temple of Bel
- 7 Agorà
- 8 Tetrapylon
- 9 Caesarum
- 10 Senate
- 11 Theatre
- 12 Temple of Nabu
- 13 Diocletian's Wall

Sitting in an oasis halfway between the Mediterranean Sea and Mesopotamia, Palmyra ('City of Palms') experienced its greatest splendor under Roman rule from the first to the third centuries AD. At that time, one of the main trade routes between the East and the West crossed Palmyra, allowing precious goods from China, India and the Arabian Peninsula to reach Rome and the main posts of the Roman Empire.

The Arabic name of Tadmor, currently used by today's modern settlement, had been first documented in the second millennium BC. The most recent archaeological discoveries have highlighted the Palmyra's

importance well beyond the Roman era, into the Hellenistic period (from third century BC) and the Umayyad age (seventh and eighth centuries AD).

But the city's urban and architectural transformation belongs to the Roman age, during which Palmyra aligned itself to the standards of the great conurbations of the Roman East. The process began with the building of the Great Colonnade, a road combining beauty and functionality; here the most influential citizens were honored with statues placed on pedestals protruding from the columns' shafts. The inscriptions carried their names and merits: they included caravan leaders, town

magistrates, soldiers, as well as Odenathus, King of Palmyra and Zenobia his wife who won fame as the warrior queen and conqueror of Egypt.

The Great Colonnade which crossed the entire city led to the sanctuary of Bel (or Baal; the citizens of Palmyra described it as 'the house of their Gods'), composed of a wide square courtyard hosting several structures, including a hall for sacred banquets, together with the temple itself. The site contains remnants of several temples and cults, such as that of Baalshamin, the 'Lord of the heavens.' Both Bel and Baalshamin were interpreted as Zeus and were the expression of the communities who lived

peacefully in the oasis, despite their different origins, culture and religion.

One of the most striking features of the desert landscape surrounding the Palmyra oasis is the presence of large tower-like tombs. These are simple, quadrangular, tall structures made of limestone cubic blocks. There are also other types of tombs in Palmyra, either underground, engraved in the rocks, or with a façade resembling a temple or palace.

These are the great collective tombs of the Palmyra family clans, hosting dozens or even hundreds of burial cells sealed by a stone engraved with a death portrait

The well-known funerary reliefs of Palmyra are carved in beautiful local white limestone: the busts are mostly sculpted in a frontal, fixed but expressive position with their eyes wide open. The women of Palmyra, in particular, were known for their jewelry, more sober in the first century AD and extraordinarily eye-catching in the second and third centuries. The quantity and extreme variety of the combinations and wearing styles are typical of Palmyra and the East, and could be interpreted as a sign of the dead woman's personality.

## Maria Teresa Grassi

Maria Teresa Grassi is a Professor of Archeology of the Roman Provinces at the University of Milan. Since 1980, she has been involved in the research, study and teaching activities of the university' Department of Archeology. In particular, she has participated in the excavations of the Roman sites of Angera (Varese) and Calvatone (Cremona),<sup>1</sup> both in Lombardy, which she has directed since 2005. In 2007, she organized and led the Italian-Syrian Archeology Mission of Palmyra (Pal.M.A.I.S.),<sup>2</sup> which was active on the site until 2010. She is the author of several monographs and scientific papers.

<sup>1</sup> [www.progettocalvatone.unimi.it](http://www.progettocalvatone.unimi.it)

<sup>2</sup> [www.progettopalmyra.unimi.it](http://www.progettopalmyra.unimi.it)

# PALMYRA IN ALL ITS SPLENDOR

by Dario Luise

In September 2002 I traveled to Syria with a television crew led by director Alberto Castellani to film a documentary on the Palmyra archeological site. The video was one part of many cultural sponsorship projects supported by Assicurazioni Generali to whose Audiovisual Production Center I belonged.

Given the remarkable success of the exhibition *Zenobia, the dream of an Oriental queen*, held in spring 2002 at Palazzo Bricherasio in Turin and supported also by the Generali Group, we had come up with the idea of an audiovisual project to complement a series

archeological-religious productions which had proven extremely satisfactory for the Company's cultural sponsorships programs. Indeed, in previous years, we had produced a series of clips that had gained recognition and rewards at world-class film festivals. They included *Ebla*, discovering early Syria, *On the footsteps of Jesus*, *The Christian catacombs of Rome*, and *Wadi Rum, the Valley of the Moon*. We were also about to complete the serial *Paul, from Tarsus to the world*.

When we reached Palmyra in the early morning, the valley appeared before our eyes in all its splendor.

The interview with the director of the site and the museum Khaled Al-As'ad was scheduled for the afternoon, giving us enough time to explore the magically lit Palmyra. I remember seeing the Temple of Baal with its extraordinary colonnade and the Roman Theater for the first time; these memories still bring me intense and unforgettable emotions.

The interview was short and we had to avail ourselves of our guide's negotiation skills to reassure Mr Al-As'ad that the museum's exhibits were safe. He talked to us with great passion of Tadmor (today's Palmyra), of its commercial

and strategic importance in the Mesopotamian basin, of its origins dating back 4000 years and of the unique and original art of Palmyra. Somewhat bitterly, he also reminded us that the museums of the world were full of treasures stolen from Palmyra over the centuries.

Today, he would probably feel relieved to know that those treasures are not only far from his city, but also from the devastating madness of ISIS supporters. In May 2015, Palmyra fell under the Islamic State, Khaled Al-As'ad

was captured by a militant group and executed on August 18, 2015. To celebrate his sacrifice and his attempt to protect many of the relics he had managed to conceal before the fundamentalists arrived, for which he paid with his own life, an online petition<sup>1</sup> was created in order to put forward Khaled Al-As'ad's candidature for the Nobel Peace Prize.

Exhibition: *Zenobia: the dream of an Oriental queen* (Turin, Palazzo Bricherasio, February 13 – May 26, 2002)

<sup>1</sup> <https://www.change.org/p/candidatura-al-nobel-per-la-pace-alla-memoria-per-l-archeologo-khaled-asaad>



PUBLISHED BY ISIS ONLINE

Beheaded by ISIS militants, 82-year-old Kalid alAsa'ad had worked for over 50 years as head of antiquities in Palmyra, prior to the city's seizure by ISIS – Courtesy of Catholic Online

The television crew led by director Alberto Castellani film a Generali-sponsored documentary on the Palmyra archeological site in 2002





# When Picasso met Canova

Was Picasso influenced by Antonio Canova? A study of two bas-reliefs by Canova suggests a possible connection with *Guernica*

by Acrobatik

Among all human pursuits, art stands out for the permanent nature of its value, which survives across time. This is why we find it unsurprising, and even plausible, that experts feel Picasso may have found inspiration for his *Guernica*, a cubist representation of the Spanish civil war, in two plaster statues by Antonio Canova: *Dance of the sons of Alcinous* and *Death of Priam*, a Neoclassical representation of the *Aeneid*.

to meet every day, in every corner of the world and at any given time, creating connections that gave life to new artistic movements.

What brought the two artists together were Canova's far-sightedness and ability to anticipate the future and Picasso's knowledge of ancient art. Sitting at the counter of this timeless and space-less café, Canova and Picasso would have become acquainted in spite of being

their long discussions, pouring themselves one glass of wine after the other, they could have talked about pain. What is pain, and how do you represent it? How to represent the powerful tension of tragedy and condense it in a gesture or an image? Such a discussion probably would have led both artists to the same conclusion; the same character with its arms raised and stretched upwards voicing a cry that became a call for help to the sky, its face dramatically transfigured by the scream.

For the two artists, this must have been the gesture that best represented the idea of pain. And this is precisely how they both pictured it, adapting it to their own approach and giving birth to two works of art that perfectly embodied their endeavors and connect them in the present day, jumping across eras, styles and techniques. Indeed, art and the representation of mankind do not belong to a place or time, except for that little imaginary corner where artists meet beyond any spatial and temporary boundary.

### How does an artist represent the powerful tension of tragedy and condense it in a gesture?

Like art, war evolves across eras in its methods and expressions. However, its effects remain unchanged in time just like the estrangement, pain and agony it causes – the same emotional turmoil that Picasso attempted to represent.

Did the two artists ever meet? Their paths never crossed in time or space: Canova, the sculptor from Veneto, lived between 1757 and 1822, while Spanish artist Picasso was born in 1881 and died in 1973.

Nevertheless, we can imagine a metaphysical place suspended in time and space, a dimension open to artists only, a place for exchange and dialogue. Just like ancient literary cafés, places lost in time where artists and great minds used

profoundly different in terms of eras and personality: indeed, Canova was a tireless worker, while the Spanish painter was as exuberant in art as he was in his life. The two made a perfect couple, like those pairs who get together within a relaxed environment and engage in endless discussions and long digressions, drawing their best inspirations precisely from their contrasts as it is in difference, rather than in similarity, that we find what we look for.

What could they have talked about? Perhaps, about their artistic projects or, more likely, about the subject of their attention: the scenes from the *Aeneid* for Canova, and the painful violence of the Spanish civil war for Picasso. Maybe in

*Dance of the sons of Alcinous* and *Death of Priam* are two bas reliefs from the Generali artistic heritage, stored at the Company's guest quarters of Piazza Unità, in Trieste. Giuseppe Pavanello, one of the leading international experts on Antonio Canova, recently carried out a survey of the two bas reliefs and attributed them to the sculptor from the Veneto region, praising the good conditions in which they have been preserved.

A careful examination of the works led to a new hypothesis linking Canova's bas reliefs to Picasso's *Guernica*. The theory has been considered plausible and worth investigating both by Professor Pavanello (who teaches History of Modern Art at the University of Trieste) and Roberto Vidali (art critic, director of the magazine *Juliet* and professor at Liceo Galilei in Trieste). In addition, Eugenio Carmona, a Professor of History of Art at the University of Malaga and a curator of several art exhibitions, is another staunch supporter of the theory which sees Canova as a source of inspiration for some of Picasso's works.







**Death of Priam**  
Antonio Canova  
1787-90, modelled plaster  
142 × 280 cm

The work portrays an episode described by Virgil in Book II of the *Aeneid*. At the center of the composition is Pyrrhus, the son of Achilles, standing naked in a heroic pose. After grabbing the old king of Troy by his hair, he is about to kill him in spite of the efforts of two women trying to stop him holding his arms, echoed by two more figures on the sides: on the left, elderly Hecuba who has passed out, supported by a servant; on the right, her daughter Cassandra, with her arms desperately reaching towards the sky calling for a divine intervention, and Andromache, the widow of

Hector, hiding in her arms her young son Astyanax, also bound for a tragic death (thrown from the walls of Troy by Neoptolemus). The presence of the naked body of young Polites, another son of Priam, lying in the foreground, ends this complex and terrible composition with a moving reflection on death, dominated by a truly extraordinary pathos.



**Dance of the sons of Alcinous**  
Antonio Canova  
1790-92, modelled plaster  
141 × 281 cm

The scene is inspired by Book VI of Homer's *The Odyssey*: at the center, Halius and Laodamas, sons of Alcinous, the king of the Phaeacians, appear like creatures flying in the air, creating a circle with a veil above their heads. They are dancing at the sound of music played on a zither by the blind poet Demodocus, sitting on the left side behind a group of celebrating figures. On the opposite side, Alcinous sits on the throne between his wife Arete and his daughter Nausicaa, looking at Ulysses who is standing on the right.

**Guernica**  
Pablo Picasso  
1937, oil on canvas  
349 × 776 cm



**Palazzo Stratti**  
Piazza Unità, Trieste

The Generali guest quarters (Foresteria) are located on the fifth floor of Palazzo Stratti, in the prestigious Piazza Unità of Trieste.

The Neoclassical building was designed by architect Antonio Buttazzoni in 1839 and commissioned by Greek merchant Nicolò Stratti.

In 1846 the palace was acquired by Assicurazioni Generali. In 1872, its façade underwent a major renovation by architects

Eugenio Geiringer and Domenico Righetti, which gave it its current look.



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