



# GRI Content Index

## 'in accordance - core' option

### General Standard Disclosures

General Standard Disclosures	Page	External assurance	Description of General Standard Disclosures
<b>Strategy and analysis</b>			
G4 - 1	Sustainability Report 2016, p. 4-5 <a href="http://www.generali.com/our-responsibilities/responsible-business/charter_sustainability_commitments-">www.generali.com/our-responsibilities/responsible-business/charter_sustainability_commitments-</a>	-	Statement from the most senior decision-maker of the organization about the relevance of sustainability to the organization and the organization's strategy for addressing sustainability
<b>Organizational profile</b>			
G4 - 3	Assicurazioni Generali S.p.A.	-	Name of the organization
G4 - 4	<a href="http://www.generali.com/who-we-are/our-business">www.generali.com/who-we-are/our-business</a> <a href="http://www.generali.com/our-responsibilities/improving-lives-of-our-clients/insurance-products-with-social-and-environmental-value">www.generali.com/our-responsibilities/improving-lives-of-our-clients/insurance-products-with-social-and-environmental-value</a> <a href="http://www.generali.com/who-we-are/our-brand">www.generali.com/who-we-are/our-brand</a>	-	Primary brands, products, and services
G4 - 5	Sustainability Report 2016, p. 1	-	Location of the organization's headquarters
G4 - 6	Sustainability Report 2016, p. 9 Annual Integrated Report and Consolidated Financial Statement 2016, p. 302-303	-	Number of countries where the organization operates, and names of countries where either the organization has significant operations or that are specifically relevant to the sustainability topics covered in the report
G4 - 7	<a href="http://www.generali.com/investors/share-information-analysts/ownership-structure">www.generali.com/investors/share-information-analysts/ownership-structure</a>	-	Nature of ownership and legal form
G4 - 8	Annual Integrated Report and Consolidated Financial Statement 2016, p. 58-71	-	Markets served (including geographic breakdown, sectors served, and types of customers and beneficiaries)
G4 - 9	Sustainability Report 2016, p. 6-7 Annual Integrated Report and Consolidated Financial Statement 2016, p. 57	-	Scale of the organization
G4 - 10	Sustainability Report 2016, p. 86	-	Total workforce by employment type, employment contract, and region, broken down by gender

#### Employees by type of contract

Country	Permanent	Fixed-term	Total
Italy	13,646	445	14,091
Germany	12,008	416	12,424
France	6,963	631	7,594
CEE	10,004	2,057	12,061
EMEA	10,196	361	10,557
Asia	1,833	2,972	4,805
Americas	3,387	12	3,399
International Operations*	7,835	961	8,796
<b>TOTAL</b>	<b>65,872</b>	<b>7,855</b>	<b>73,727</b>
<b>Incidence%</b>	<b>89.3%</b>	<b>10.7%</b>	<b>100%</b>

Country	Part Time	Full Time	Total
Italy	1,475	12,616	14,091
Germany	2,775	9,649	12,424
France	715	6,879	7,594
CEE	1,410	10,651	12,061
EMEA	1,467	9,090	10,557
Asia	1	4,804	4,805
Americas	0	3,399	3,399
International Operations*	1,242	7,554	8,796
<b>TOTAL</b>	<b>9,085</b>	<b>64,642</b>	<b>73,727</b>
<b>Incidence%</b>	<b>12.3%</b>	<b>87.7%</b>	<b>100%</b>

#### Female employees by type of contract

Country	Permanent	Fixed-term	Total
Italy	5,728	238	5,966
Germany	5,621	218	5,839
France	3,496	409	3,905
CEE	6,044	1,441	7,485
EMEA	4,168	150	4,318
Asia	1,118	1,847	2,965
Americas	1,550	5	1,555
International Operations*	3,842	526	4,368
<b>TOTAL</b>	<b>31,567</b>	<b>4,834</b>	<b>36,401</b>
<b>Incidence%</b>	<b>86.7%</b>	<b>13.3%</b>	<b>100%</b>

Country	Part Time	Full Time	Total
Italy	1,302	4,664	5,966
Germany	2,473	3,366	5,839
France	625	3,280	3,905
CEE	1,011	6,474	7,485
EMEA	1,260	3,058	4,318
Asia	1	2,964	2,965
Americas	0	1,555	1,555
International Operations*	895	3,473	4,368
<b>TOTAL</b>	<b>7,567</b>	<b>28,834</b>	<b>36,401</b>
<b>Incidence%</b>	<b>20.8%</b>	<b>79.2%</b>	<b>100%</b>

\* International Operations is the cluster which includes the activities of the holding companies (including the reinsurance of the Group and the international activities of the Parent Company which have not been allocated in the other geographical areas), the business related to Europ Assistance and investment and real estate management activities for the Group companies.

General Standard Disclosures	Page	External assurance	Description of General Standard Disclosures
G4 - 11	Sustainability Report 2016, p. 86	-	Percentage of total employees covered by collective bargaining agreements
G4 - 12	Sustainability Report 2016, p. 65	-	Description of the supply chain of the organization
G4 - 13	Annual Integrated Report and Consolidated Financial Statement 2016, p. 16-17; 272-273	-	Any significant changes during the reporting period regarding the organization's size, structure, ownership, or its supply chain
G4 - 14	Sustainability Report 2016, p. 5	-	Precautionary approach or principle
G4 - 15	Sustainability Report 2016, p. 67	-	Externally developed economic, environmental and social charters, principles, or other initiatives to which the organization subscribes or which it endorses.
G4 - 16	Sustainability Report 2016, p. 67 We provide routine membership dues and view memberships in associations as strategic.	-	Memberships of associations (such as industry associations) and national or international advocacy organizations
<b>Identified material aspects and boundaries</b>			
G4 - 17	Sustainability Report 2016, p. 9 Annual Integrated Report and Consolidated Financial Statement 2016, p. 274-293	-	List of all entities included in the organization's consolidated financial statements or equivalent documents and those not covered by the report
G4 - 18	Sustainability Report 2016, p. 9; 15	-	Process for defining the report content and the aspect boundaries
G4 - 19	Sustainability Report 2016, p. 17	-	Material aspects identified in the process for defining report content
G4 - 20	Sustainability Report 2016, p. 97	-	Aspect boundary within the organization for each material aspect
G4 - 21	Sustainability Report 2016, p. 97	-	Aspect boundary outside the organization for each material aspect
G4 - 22	Sustainability Report 2016, p. 9	-	Explanation of the effect of any restatements of information provided in previous reports, and the reasons for such restatements
G4 - 23	Sustainability Report 2016, p. 9	-	Significant changes from previous reporting periods in the scope and aspect boundaries
<b>Stakeholder engagement</b>			
G4 - 24	Sustainability Report 2016, p. 16	-	List of stakeholder groups engaged by the organization
G4 - 25	Sustainability Report 2016, p. 16	-	Basis for identification and selection of stakeholders with whom to engage
G4 - 26	Sustainability Report 2016, p. 16	-	Approach to stakeholder engagement, including frequency of engagement by type and by stakeholder group
G4 - 27	Sustainability Report 2016, p. 16	-	Key topics and concerns that have been raised through stakeholder engagement, and how the organization has responded to those key topics and concerns, including through its reporting
<b>Report profile</b>			
G4 - 28	Sustainability Report 2016, p. 9	-	Reporting period (such as fiscal or calendar year) for information provided
G4 - 29	<a href="http://www.generali.com/our-responsibilities/how-we-report/how-we-report-vista">www.generali.com/our-responsibilities/how-we-report/how-we-report-vista</a>	-	Date of most recent previous report (if any)
G4 - 30	Sustainability Report 2016, p. 9	-	Reporting cycle (such as annual, biennial)
G4 - 31	Sustainability Report 2016, p. 98	-	Contact point for questions regarding the report or its contents
G4 - 32	Sustainability Report 2016, p. 90	-	GRI Content Index and 'in accordance' option chosen
G4 - 33	Sustainability Report 2016, p. 9	-	External assurance for the report
<b>Governance</b>			
G4 - 34	Sustainability Report 2016, p. 18-19	-	Governance structure of the organization, including committees under the highest governance body and any committees responsible for decision-making on economic, environmental and social impacts
<b>Ethics and integrity</b>			
G4 - 56	Sustainability Report 2016, p. 24	-	Organization's values, principles, standards and norms of behavior such as codes of conduct and codes of ethics

## Specific Standard Disclosures

DMA and Indicators	Page	Omissions	External assurance	Description of DMA and Indicators
<b>Category: Economic</b>				
<b>Aspect: Economic performance</b>				
G4-DMA	Sustainability Report 2016, p. 78-79 Annual Integrated Report and Consolidated Financial Statement 2016, p. 25; 39	-	-	Generic Disclosures on Management Approach
G4-EC2	Annual Integrated Report and Consolidated Financial Statement 2016, p. 84	-	-	Financial implications and other risks and opportunities for the organization's activities due to climate change
<b>Category: Environment</b>				
<b>Aspect: Materials</b>				
G4-DMA	Sustainability Report 2016, p. 79 <a href="http://www.generali.com/our-responsibilities/our-commitment-to-the-environment-and-climate">www.generali.com/our-responsibilities/our-commitment-to-the-environment-and-climate</a>	-	-	Generic Disclosures on Management Approach
G4-EN1	Sustainability Report 2016, p. 87	-	-	Materials used by weight or volume
<b>Aspect: Energy</b>				
G4-DMA	Sustainability Report 2016, p. 80 <a href="http://www.generali.com/our-responsibilities/our-commitment-to-the-environment-and-climate">www.generali.com/our-responsibilities/our-commitment-to-the-environment-and-climate</a>	-	-	Generic Disclosures on Management Approach
G4-EN3	Sustainability Report 2016, p. 80	-	-	Energy consumption within the organization
G4-EN6	Sustainability Report 2016, p. 80	-	-	Reduction of energy consumption
<b>Aspect: Emissions</b>				
G4-DMA	Sustainability Report 2016, p. 79 <a href="http://www.generali.com/our-responsibilities/our-commitment-to-the-environment-and-climate">www.generali.com/our-responsibilities/our-commitment-to-the-environment-and-climate</a>	-	-	Generic Disclosures on Management Approach
G4-EN15	Sustainability Report 2016, p. 79	-	-	Direct greenhouse gas (GHG) emissions (Scope 1)
G4-EN16	Sustainability Report 2016, p. 79	-	-	Energy indirect greenhouse gas (GHG) emissions (Scope 2)
G4-EN17	Sustainability Report 2016, p. 79	-	-	Other indirect greenhouse gas (GHG) emissions (Scope 3)
G4-EN19	Sustainability Report 2016, p. 79	-	-	Reduction of greenhouse gas (GHG) emissions
<b>Category: Social</b>				
<b>Sub-Category: Labor practices and decent work</b>				
<b>Aspect: Employment</b>				
G4-DMA	Our employee policies are characterized by enhancement of employees, professional development, protection of rights and respect for corporate values. The principles and fundamental rights of employees are outlined in the Code of Conduct of the Generali Group and reiterated in the European Social Charter. These are documents that are based on the Universal Declaration of Human Rights and the International Labour Organization's Declaration. All staff are given a formal written employment contract. Exploitation, forced or compulsory labour and child labour are not tolerated in any form. We also recognise the right of our employees to join a trade union, to appoint workers' representatives and to exercise the relative functions (e.g. the right of collective bargaining), in accordance with local regulations and practices. Our employees are also provided with several benefits in addition to their remuneration.	-	-	Generic Disclosures on Management Approach

DMA and Indicators	Page	Omissions	External assurance	Description of DMA and Indicators
G4-LA1	10,269 new employees (of whom 5,814 women) were hired and 11,921 (of whom 6,166 women) left. The total recruitment rate was 13.9% (16% female recruitment rate), and the turnover rate was 16.2% (16.9% female turnover rate).	-	-	Total number and rates of new employee hires and employee turnover by age group, gender and region

**Recruitments and terminations 2016**

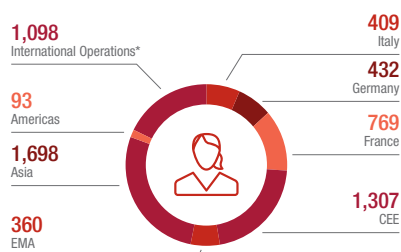
Country	≤34		35-54		≥55		Total	
	Recruitments	Turnover	Recruitments	Turnover	Recruitments	Turnover	Recruitments	Turnover
Italy	496	507	182	348	10	298	688	1,153
Germany	667	340	198	221	34	540	899	1,101
France	949	714	438	419	58	191	1,445	1,324
CEE	1,335	1,290	711	1,000	84	211	2,130	2,501
EMEA	487	441	222	346	13	174	722	961
Asia	1,647	1,301	763	888	67	393	2,477	2,582
Americas	127	43	21	88	4	37	152	168
International Operations*	1,219	1,306	488	656	49	169	1,756	2,131
<b>TOTAL</b>	<b>6,927</b>	<b>5,942</b>	<b>3,023</b>	<b>3,966</b>	<b>319</b>	<b>2,013</b>	<b>10,269</b>	<b>11,921</b>

**Female employees**

**Recruitments**



**Turnover**



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G4-LA2	Sustainability Report 2016, p. 51	-	-	Benefits provided to full-time employees that are not provided to temporary or part-time employees, by significant locations of operation
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**Aspect: Labor/management relations**

G4-DMA	Sustainability Report 2016, p. 50-51	-	-	Generic Disclosures on Management Approach
G4-LA4	Sustainability Report 2016, p. 50	-	-	Minimum notice periods regarding operational changes, including whether these are specified in collective agreements

**Aspect: Training and education**

G4-DMA	Sustainability Report 2016, p. 46-47	-	-	Generic Disclosures on Management Approach
G4-LA9	Sustainability Report 2016, p. 46	-	-	Average hours of training per year per employee by gender, and by employee category



We also trained the sales force not on payroll with 39.5 hours per capita.

G4-LA10	Sustainability Report 2016, p. 47	-	-	Programs for skills management and lifelong learning that support the continued employability of employees and assist them in managing career endings
G4-LA11	Sustainability Report 2016, p. 44 60.4% of women and 61.5% of men were assessed. 100% of managers, 67.4% of employees and 41.4% of the sales force on payroll were subject to performance assessments.	-	-	Percentage of employees receiving regular performance and career development reviews, by gender and by employee category

DMA and Indicators	Page	Omissions	External assurance	Description of DMA and Indicators
<b>Aspect: Diversity and equal opportunity</b>				
G4-DMA	Sustainability Report 2016, p. 45	-	-	Generic Disclosures on Management Approach
G4-LA12	Sustainability Report 2016, p. 86 Annual Integrated Report and Consolidated Financial Statement 2016, p. 33-34	-	-	Composition of governance bodies and breakdown of employees per employee category according to gender, age group, minority group membership, and other indicators of diversity

**Employees by level**

Country	Managers	Employees	Sales force on payroll	Other	Total
Italy	237	7,362	6,415	77	14,091
Germany	218	10,190	2,016	0	12,424
France	120	5,591	1,873	10	7,594
CEE	237	9,656	2,152	16	12,061
EMEA	262	7,666	2,619	10	10,557
Asia	157	3,004	1,636	8	4,805
Americas	54	2,382	961	2	3,399
International Operations*	496	7,647	566	87	8,796
<b>TOTAL</b>	<b>1,781</b>	<b>53,498</b>	<b>18,238</b>	<b>210</b>	<b>73,727</b>

**Female employees by level**

Country	Managers	Employees	Sales force on payroll	Other	Total
Italy	37	3,493	2,429	7	5,966
Germany	35	5,397	407	0	5,839
France	37	3,388	477	3	3,905
CEE	76	5,898	1,510	1	7,485
EMEA	39	3,900	377	2	4,318
Asia	59	1,849	1,051	6	2,965
Americas	10	1,018	527	0	1,555
International Operations*	117	3,822	369	60	4,368
<b>TOTAL</b>	<b>410</b>	<b>28,765</b>	<b>7,147</b>	<b>79</b>	<b>36,401</b>

**Employees by age bracket**

Country	≤34	35-44	≥55	Total
Italy	2,463	5,422	6,206	14,091
Germany	2,043	3,073	7,308	12,424
France	2,092	2,013	3,489	7,594
CEE	4,371	4,027	3,663	12,061
EMEA	2,731	2,768	5,058	10,557
Asia	3,011	1,417	377	4,805
Americas	1,144	1,129	1,126	3,399
International Operations*	2,898	2,887	3,011	8,796
<b>TOTAL</b>	<b>20,753</b>	<b>22,736</b>	<b>30,238</b>	<b>73,727</b>

**Female employees by age bracket**

Country	≤34	35-44	≥55	Total
Italy	1,110	2,578	2,278	5,966
Germany	1,094	1,547	3,198	5,839
France	1,165	1,029	1,711	3,905
CEE	2,680	2,491	2,314	7,485
EMEA	1,234	1,247	1,837	4,318
Asia	1,887	867	211	2,965
Americas	572	509	474	1,555
International Operations*	1,636	1,432	1,300	4,368
<b>TOTAL</b>	<b>11,378</b>	<b>11,700</b>	<b>13,323</b>	<b>36,401</b>

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DMA and Indicators	Page	Omissions	External assurance	Description of DMA and Indicators
<b>Aspect: Equal remuneration for women and men</b>				
G4-DMA	Sustainability Report 2016, p. 51	-	-	
G4-LA13		-	-	Generic Disclosures on Management Approach Ratio of basic salary and remuneration of women to men by employee category, by significant locations of operation

**Women/men remuneration\***

Country	Managers		Employees		Sales force on payroll	
	Remuneration**	Basic salary***	Remuneration**	Basic salary***	Remuneration**	Basic salary***
Italy	0.65	0.74	0.72	0.84	0.75	0.83
Germany	0.80	0.83	0.77	0.76	0.75	0.82
France	0.76	0.85	0.71	0.76	0.81	0.81
Czech Republic	0.88	0.93	0.62	0.63	0.85	0.79
Austria	0.95	0.98	0.67	0.76	0.67	0.78
Spain****	0.77	0.84	0.75	0.78	n.a.	n.a.
Switzerland	0.81	0.85	0.71	0.72	0.28	0.28

\* The data refer to the scope of Insurance companies (with exclusion of Europ Assistance Group), in Italy, Germany, France, Czech Republic, Austria, Spain and Switzerland.

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

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

\*\*\*\* In Spain, the sales force on payroll are included in the employees category.

**Aspect: Local communities****Sub-Category: Society**

G4-DMA	<a href="http://www.generali.com/our-responsibilities/improving-lives-of-our-clients/insurance-products-with-social-and-environmental-value">www.generali.com/our-responsibilities/improving-lives-of-our-clients/insurance-products-with-social-and-environmental-value</a>	-	-	Generic Disclosures on Management Approach
FS14	<a href="http://www.generali.com/our-responsibilities/improving-lives-of-our-clients/insurance-products-with-social-and-environmental-value">www.generali.com/our-responsibilities/improving-lives-of-our-clients/insurance-products-with-social-and-environmental-value</a> Sustainability Report 2016, p. 70; 98	-	-	Initiatives to improve access to financial services for disadvantaged people

**Aspect: Anti-corruption**

G4-DMA	Sustainability Report 2016, p. 24-25; 61; 65; 67	-	-	Generic Disclosures on Management Approach
G4-S03	Sustainability Report 2016, p. 24	-	-	
G4-S04	Sustainability Report 2016, p. 25	-	-	Communication and training on anti-corruption policies and procedures
G4-S05	<a href="http://www.generali.com/our-responsibilities/responsible-business/code-of-conduct">www.generali.com/our-responsibilities/responsible-business/code-of-conduct</a>	-	-	Confirmed incidents of corruption and actions taken

**Sub-Category: Product responsibility****Aspect: Product and service labeling**

G4-DMA	Sustainability Report 2016, p. 54; 62	-	-	Generic Disclosures on Management Approach
G4-PR5	Sustainability Report 2016, p. 54; 56-57; 60; 62-63	-	-	Results of surveys measuring customer satisfaction

DMA and Indicators	Page	Omissions	External assurance	Description of DMA and Indicators
<b>Aspect: Customer privacy</b>				
G4-DMA	Sustainability Report 2016, p. 33 We adopt all necessary measures to ensure security and protection of personal data of employees and customers (current and potential), injured parties, etc.. The minimum standards to be followed when processing personal data in the Group companies and the actions to be implemented are provided in the Group Policy on Personal Information and Data Privacy. <a href="http://www.generali.com/info/privacy/privacy-information">www.generali.com/info/privacy/privacy-information</a>	-	-	Generic Disclosures on Management Approach
G4-PR8	In the main insurance companies - excluding those of Europ Assistance group - operating in Austria, France, Germany, Italy, Czech Republic, Spain and Switzerland the complaints received from clients regarding breaches of customer privacy and recognized as legitimate were very limited and referred mostly to unwanted commercial contacts. Complaints received from the Privacy Authority for the protection of personal data and similar supervisory bodies were also irrelevant.	-	-	Total number of substantiated complaints regarding breaches of customer privacy and losses of customer data
<b>Aspect: Product portfolio</b>				
G4-DMA	<a href="http://www.generali.com/our-responsibilities/improving-lives-of-our-clients/insurance-products-with-social-and-environmental-value">www.generali.com/our-responsibilities/improving-lives-of-our-clients/insurance-products-with-social-and-environmental-value</a>	-	-	Disclosures on Management Approach
FS7	Sustainability Report 2016, p. 87 The premiums from insurance products with particular social value represented almost 2.3% of total gross direct premiums.	-	-	Monetary value of products and services designed to deliver a specific social benefit for each business line broken down by purpose
FS8	Sustainability Report 2016, p. 87 The premiums from insurance products with particular environmental value represented 1.2% of total gross direct premiums.	-	-	Monetary value of products and services designed to deliver a specific environmental benefit for each business line broken down by purpose
<b>Aspect: Active ownership</b>				
G4-DMA	Sustainability Report 2016, p. 36-39	-	-	Disclosures on Management Approach
FS10	Sustainability Report 2016, p. 38-39	-	-	Percentage of assets subject to positive and negative environmental or social screening
FS11	Sustainability Report 2016, p. 36 No screening is required by law. Assets that were subject to negative screening were 60.8% of total Assets Under Management.	-	-	Percentage of assets subject to positive and negative environmental or social screening
FS12	Sustainability Report 2016, p. 38-39	-	-	Percentage of assets subject to positive and negative environmental or social screening