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PRESS RELEASE

Generali, Bocconi University and the UNDP present the Human Development Report examining a core AI challenge: accelerating human progress vs. widening the divide

- AI is redefining human development in a context of slowing progress and growing inequalities, and its impact will depend more on social choices rather than on the technology itself.
- The report identifies three key levers emphasising the urgency of preparing people to live and work in a world where AI is pervasive: complementarity between people and AI, innovation oriented toward social value, and investments in human capabilities in education and healthcare.

Milan – **Generali, Bocconi University** and the **United Nations Development Programme (UNDP)** today presented the 2025 edition of the Human Development Report, "**A matter of choice: People and possibilities in the age of AI**", at Bocconi University in Milan.

The Report examines the implications of the growing adoption of Artificial Intelligence (AI) tools and solutions for human development. It focuses on the contribution AI can make to expanding human capabilities, supporting wellbeing, and fostering inclusive progress. At the center of the document are people: how this technology affects lives globally and how it shapes the systems in which we live. The aim is to explore how today's decisions can ensure that AI becomes a force that broadens human freedoms rather than restricts them.

With Bocconi University providing scientific expertise, the event is part of the long-standing **partnership between Generali and UNDP** which aims to reduce the protection gap for vulnerable communities worldwide by expanding access to innovative insurance and risk-financing solutions.

The presentation featured contributions from **Pedro Conceição**, Director of the Human Development Report Office at the UNDP; Professor **Francesco Billari**, Rector of Bocconi University; Professor **Paola Profeta**, Dean for Diversity, Inclusion and Sustainability and Full Professor of Public Economics at Bocconi University; and **Anna Chiara Lucchini**, Group Head of Leadership Development and Academy at Generali, with closing remarks by **Andrea Sironi**, Chair of Generali and President of Bocconi University.

The 2025 Edition of the Human Development Report

The latest edition of the Human Development Report analyses the impact of Artificial Intelligence (AI) at a time when progress in human development is slowing and inequalities are beginning to widen again. **AI has become part of everyday life and can either expand or restrict people's opportunities** depending on how it is designed, regulated, and used. In a global context marked by economic crises, conflicts, and weakening growth models, technology becomes a decisive—but not neutral—factor: its contribution depends on collective choices.

The report outlines **three essential directions**. The first is to build an economy in which people and AI collaborate, avoiding uses that replace human labour without delivering real benefits. The second is to steer innovation with intent, aligning research and applications with social objectives rather than solely market goals, while also broadening the participation of less developed countries in the AI value chain. The third is to invest in human capabilities—from education to healthcare—so that AI strengthens skills and services instead of weakening them.

The conclusions emphasise **the urgency of preparing people to live and work in a world where AI will be pervasive**. This means reinforcing critical thinking, creativity, judgment, and digital literacy, ensuring that AI becomes an ally in developing competencies rather than a cognitive shortcut. It also requires introducing technology into healthcare and education in a transparent, monitored, and equity-focused way, helping close gaps where resources are scarce. More broadly, the report invites us to see AI as a potential bridge to new horizons of development, especially for the most vulnerable countries—provided it is accompanied by strong institutions, equitable access, and conscious choices. As the authors remind us, **technology does not determine the future: people do**. And only by placing human capabilities, freedoms, and imagination at the center will it be possible to make AI a true lever for expanding opportunities for all.

Pedro Conceição, Director of UNDP's Human Development Report Office, UNDP commented: *"The choices we make in the coming years will define the legacy of this technological transition for human development. With the right policies and focus on people, AI can be a crucial bridge to new knowledge, skills, and ideas that can empower everyone from farmers to small business owners."*

Andrea Sironi, Chairman of Generali and President of Bocconi University, added: *"In a global landscape marked by unprecedented momentum in Artificial Intelligence investment, no country or institution can afford to remain a spectator. Engaging proactively is essential to ensure that technological transformation becomes an opportunity rather than a divide. This requires integrating perspectives across the ecosystem - combining the strategic capabilities of large corporations with the scientific insights of academia and the long-term vision of the public sector - to build a governance model capable of driving change through sustainable growth and safeguarding societal interests. As highlighted in the UNDP Report, investing in people's capabilities, steering innovation toward social objectives, and fostering true complementarity between humans and technology are key to navigating uncertainty and unlocking new opportunities for wellbeing and development across our communities."*



Anna Chiara Lucchini, Group Head of Leadership Development and Academy at Generali, commented: *"The 2025 Human Development Report reminds us of a fundamental truth: even in the age of Artificial Intelligence, the real engine of progress remains human capital. Technology can greatly amplify our potential, but only if people have the skills to guide and use it responsibly. Investing in professional development and education is essential to achieving sustainable and inclusive growth. For Generali, this means continuing to put people at the center: with appropriate training and support to create an ecosystem in which innovation and humanity evolve together. The future is not determined by technology, but by the choices we make today to nurture the talents and potential of every individual."*

Francesco Billari, Rector of Bocconi University, concluded: *"The rapid diffusion of AI is reshaping economic and social systems. Within this transformation, gender equality, an enduring dimension of structural inequality, faces both risks and opportunities. Generative AI may either exacerbate existing labour market disparities or contribute to more inclusive outcomes. These effects are not predetermined, but depend on the design, governance, and monitoring of AI systems. A deliberate commitment to gender-balanced AI development is therefore essential to achieve equitable and gender-neutral impact. Universities are uniquely positioned to address these dynamics by producing rigorous research on AI impacts and educate students to become savvy, creative and critical AI adopters."*

The role of Generali as a responsible corporate citizen

In this context, the insurance sector plays a leading role thanks to its expertise in risk management, long-term investment, close customer relationships and its ability to raise awareness. Insurance companies act as **a stabilising force in times of uncertainty and help reduce the protection gap for businesses, communities and families around the world**, focusing on innovation and the modernisation of services so that people can better navigate today's evolving environment.

The collaboration between Generali and UNDP

As a [responsible corporate citizen](#), Generali is strongly committed to **strategic public-private partnerships, leveraging its expertise to support public institutions in achieving their goals**. UNDP and Generali work together to strengthen the financial resilience of vulnerable communities, MSMEs and global value chains against climate risks and other risk factors. Within the multi-year partnership, Generali and UNDP's Insurance and Risk Finance Facility (IRFF) develop research and tools to encourage the creation of innovative insurance solutions and to promote holistic resilience approaches for risk transfer and management. The partnership combines Generali's insurance expertise with UNDP's long-term focus on financing and development. Moreover, through this collaboration, Generali and UNDP help place insurance innovation at the heart of the United Nations Sustainable Development Goals and the 2030 Agenda.



THE GENERALI GROUP

Generali is one of the largest integrated insurance and asset management groups worldwide. Established in 1831, it is present in over 50 countries in the world, with a total premium income of €95.2 billion and €863 billion AUM in 2024. With around 87,000 employees serving 71 million customers, the Group has a leading position in Europe and a growing presence in Asia and Latin America. At the heart of Generali's strategy is its Lifetime Partner commitment to customers, achieved through innovative and personalised solutions, best-in-class customer experience and its digitalised global distribution capabilities. The Group has fully embedded sustainability into all strategic choices, with the aim to create value for all stakeholders while building a fairer and more resilient society.

HUMAN DEVELOPMENT REPORT OFFICE

The mission of the Human Development Report Office (HDRO) is to advance human development. The goal is to contribute towards the expansion of opportunities, choice, and freedom. The office works towards this goal by promoting innovative new ideas, advocating practical policy changes, and constructively challenging policies and approaches that constrain human development. The office works with others to achieve change through writing and research, data analysis and presentation, support to national and regional analysis and outreach and advocacy work. Learn more at <https://hdr.undp.org>.

BOCCONI UNIVERSITY

Bocconi University is a leading European institution in the social sciences, recognised internationally for its excellence in research, education and public policy engagement. Its Institute for European Policymaking (IEP) is a centre of excellence focused on the analysis of European public policies. It conducts applied, interdisciplinary research combining economic, political, legal and quantitative approaches to address key policy and institutional challenges facing the European Union and its Member States.

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