



# THE ENVIRONMENT, TOWARDS A LOW CARBON SOCIETY

Performance and targets of the Generali Group

Generali wants to play an active role in supporting the transition towards a more sustainable economy and society.

Generali continues to monitor and reduce **its direct impact and contributes to keeping global warming below 2°C through products, services and investments**, dialoguing and collaborating with governments and associations, in line with the declarations in our Group Policy for the Environment and Climate.

## Our direct carbon footprint

➔ Breakdown of GHG emissions

OVER **t 122,000 CO<sub>2</sub>e**  
(-2% COMPARED TO 2013)

**t 2.5 CO<sub>2</sub>e**  
PER CAPITA

**1%**  
OTHER

(WASTE, WATER)

**6%**  
PAPER

**29%**  
MOBILITY

14% private car  
9% corporate fleet  
5% airplane  
1% train

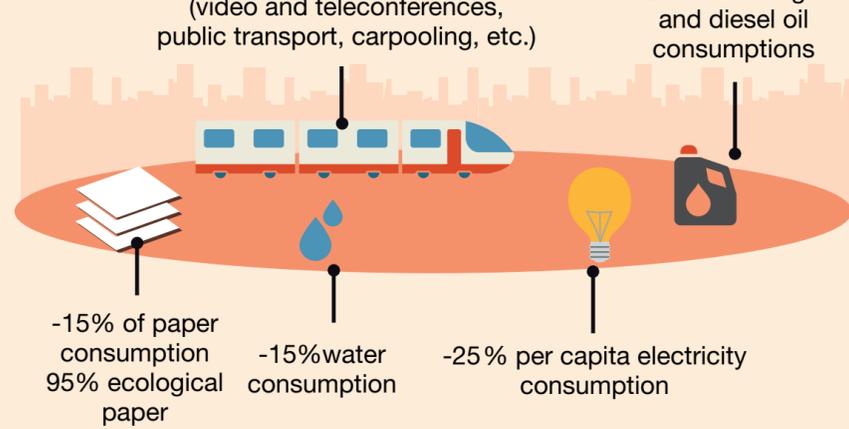
**64%**  
ENERGY

50% electricity  
5% natural gas  
4% trigeneration  
4% district heating  
1% diesel oil

Scope: countries involved in the Group Environmental Management System (Austria, Czech Republic, France, Germany, Italy, Spain and Switzerland).

## Reducing one's own environmental impact

**GENERALI TARGETS: -20% OF GREENHOUSE GAS EMISSIONS BETWEEN 2013 AND 2020**



## Incentive clients to adopt responsible behaviour

Generali encourages its clients to adopt virtuous and environmentally-sustainable behaviour through prevention, incentives and by raising awareness. We develop and provide products and services with a special environmental value.

➔ Companies



➤ Innovative and unique insurance offers encouraging companies to lower their environmental impact, in a logic of global risk management.

➔ Individuals

Encouraging to use low-greenhouse-gas-emitting vehicles (specific insurance for hybrid and electric cars, etc.).



... reward those who don't drive often (specific insurance for clients who use low mileage).

## Generali invests in a sustainable way

Generali is working to increase its investments in renewable energies and the supporting infrastructure, and excludes companies that are involved in episodes of serious environmental damage from the investment portfolio, thus incentivising and encouraging environmentally sustainable behaviour in issuing companies.



## Incentive for virtuous behaviour in the supply chain

A few environmental variables in the assessment of the suppliers, giving priority to those with environmental policies or certification.

## Public commitment

➔ Investment in research and innovation



Generali can make an **educational and informative contribution** by helping people and governments to better understand the risks of climate change, seeking to provide support for actions of **mitigation and adaptation**.  
Generali believes in the importance of innovation in this field and is committed to investing in research.

➔ Dialogue with national and international institutions

Generali has signed up to some of the leading international initiatives:



Climate Change Program



Climate Risk Statement



European Financial Services (EFR) Statement



Paris Pledge for Action