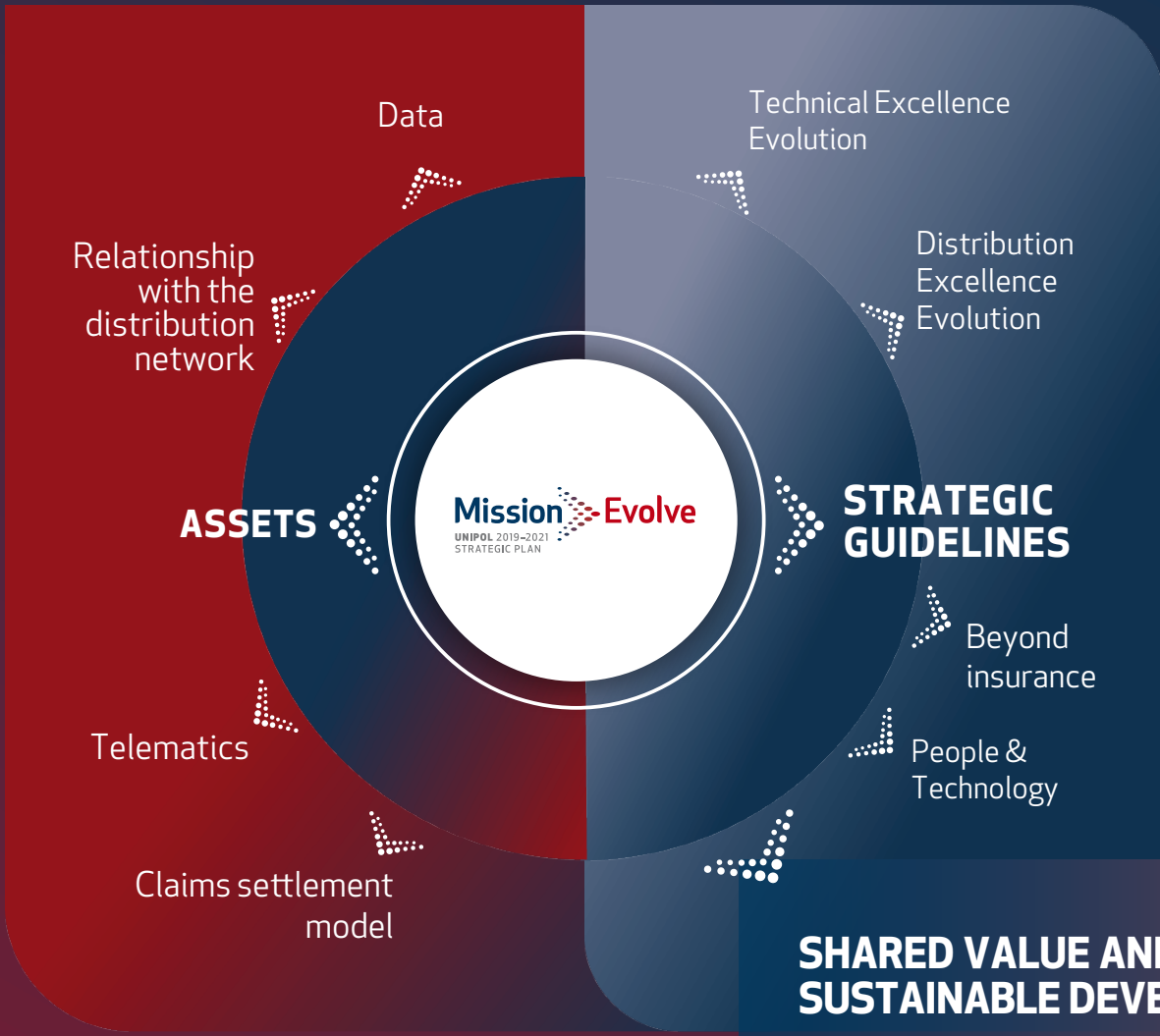
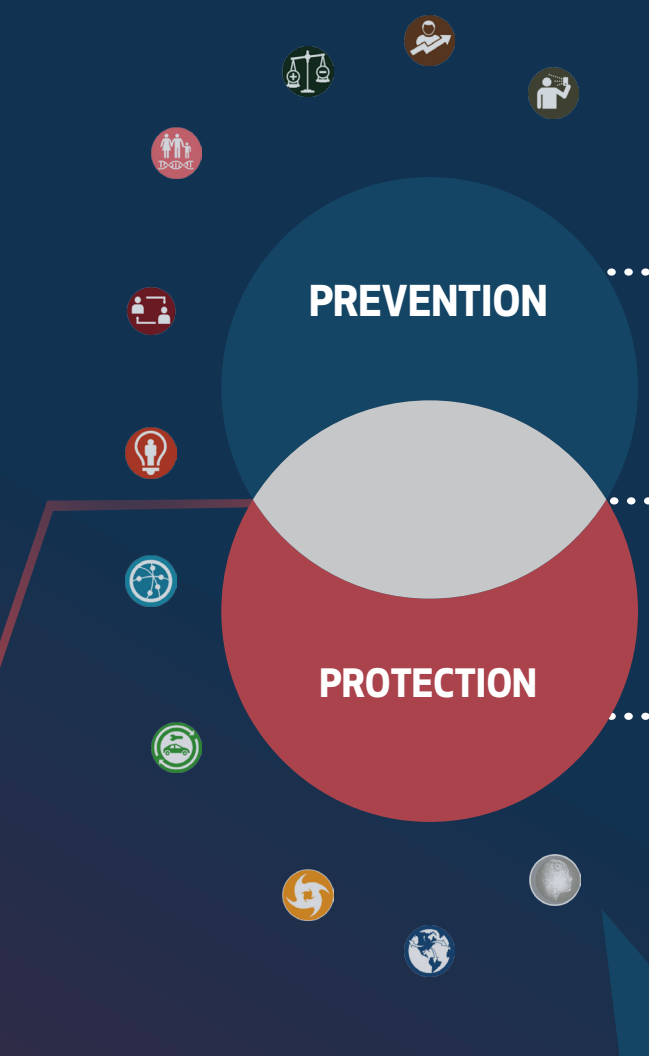


A CLEAR PATH TO SUSTAINABILITY 2019 -2021



CREATE SHARED VALUE

With all stakeholders through business strategies which concretely contribute to the sustainable development of people, businesses and territories.



ECONOMIC GROWTH AND SOCIAL IMPACT

Increasing Group profitability while contributing to customers' risk prevention and reduction and bridging the protection gap of underinsured categories

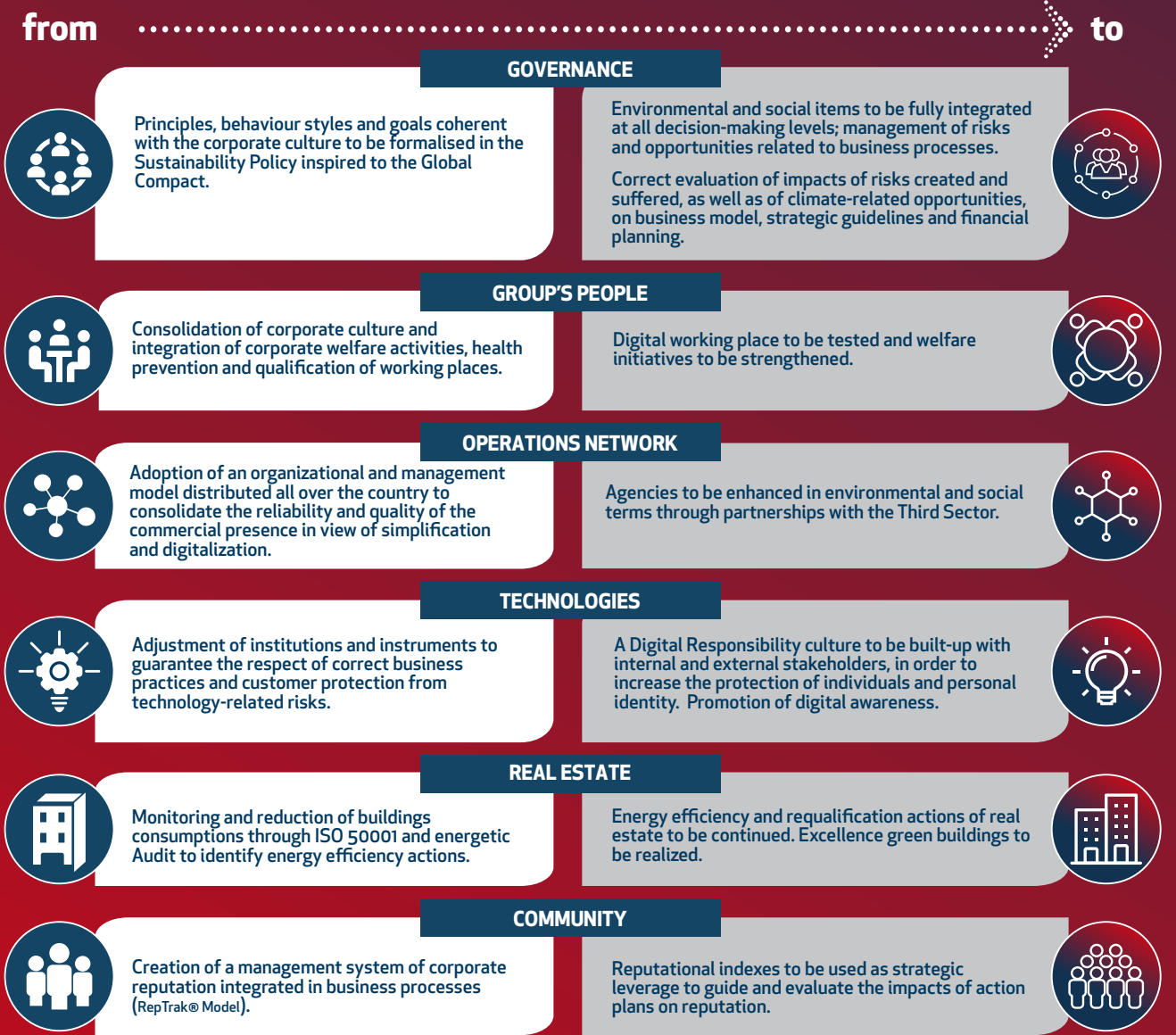
- ADAPTING TO CLIMATE CHANGE**
Development of predictive models for climate risk for businesses to increase the resilience of various sectors; support through knowledge transfer on risk prevention and management.
- INTERNET OF THINGS FOR SUSTAINABLE CITIES**
Development of offers to the market which promote sustainable development models through an innovative use of IoT, particularly in urban areas.
- EXTENSION AND QUALIFICATION OF WELFARE OFFER**
Strengthening of tools and solutions to qualify a distinctive Group's Welfare offer to customers, while guaranteeing the respect of values relating to both products and processes.
Definition of accessible solutions that integrate the public welfare, extending protection to a broader public and taking prevention actions.
- FINANCIAL INCLUSION**
Solutions to increase the access of millennials to better welfare conditions.
- WIDENING DISTRIBUTION CHANNELS**
Widening distribution channels to reach new underinsured segments, thereby guaranteeing protection to a wider public and reducing risks.
- DOMOTIC FOR PROPERTY**
Evolution of domotic integration, insurance and assistance, also in a logic of open architecture.

MACRO TREND

- HYBRID CONSUMER
- HUMAN SOCIETY 2.0
- INSTABILITY AND POLARISATION
- NEW FRONTIERS
- INTERNET OF EVERYTHING
- NEW MOBILITY
- CLIMATE CHANGE
- ARTIFICIAL INTELLIGENCE AND ROBOTICS
- WELL BE
- SHARING ECONOMY
- NUOVE COMPETENZE

SPREADING OF INTEGRATED THINKING

Internal culture-building that integrates ESGs factors and contributions to sustainable development in the Group's vision, strategies and processes.



IMPACT OF 2019-2021 STRATEGIES ON THE COUNTRY

Disseminating 'impact-oriented' planning, evaluation and measurement systems to fully comprehend Group activities' effects and guide them to the implementation of changes coherent with corporate values.



*economic value distributed to stakeholders (direct, indirect and induced impacts) following the actions included in the 2019-2021 Industrial Plan.

A CONCRETE AND MEASURABLE VALUE CREATION

Monitoring the Group's most significant contribution to the achievement of the Sustainable Development Goals through the implementation of its own strategies.

OUR 2021 GOALS	DESCRIPTION	2021 TARGET	SDGs
IMPACT OF PRODUCTS WITH ENVIRONMENTAL AND SOCIAL VALUE	Penetration increase of products with social and environmental value into the overall insurance portfolio.	30%	8 DECENT WORK AND ECONOMIC GROWTH, 11 SUSTAINABLE CITIES AND COMMUNITIES
PENETRATION OF WELFARE COVERAGE INTO THE POPULATION	Percentage of Italian population with a Group's Life & Health coverage.	12%	3 GOOD HEALTH AND WELL-BEING
FINANCE FOR SDGs	Increase of investments that target SDGs themes. <i>Investments aimed at supporting the 2030 Agenda in accordance with European criteria for sustainable finance.</i>	€600m	11 SUSTAINABLE CITIES AND COMMUNITIES
COVERAGE RATE OF CONTACT POINTS WITH CUSTOMERS	Quality monitoring of the Group's contact opportunities all over the whole customer journey. <i>Percentage of customer journey's events monitored through the Net Promoter System (NPS).</i>	75%	8 DECENT WORK AND ECONOMIC GROWTH
CO ₂ EMISSIONS/ EMPLOYEE	Average production of CO ₂ by employee for all Group companies.	-7%	13 CLIMATE ACTION
REPUTATIONAL INDEX	How the company is perceived by public opinion. <i>Reputational score with general public, according to the RepTrak® Model.</i>	> Insurance sector average	11 SUSTAINABLE CITIES AND COMMUNITIES