

UNITED NATIONS  
GLOBAL  
COMPACT  
COMMUNICATION  
ON PROGRESS

2021

**WE SUPPORT**



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2021

SUSTAINABILITY

## Statement of continued support for the Global Compact

Continuing on from 2020, the Unipol Group renews its commitment to take effective and ambitious actions to advance the journey towards a model of fair, inclusive and environmentally friendly development through the alignment of its strategy, culture and daily activities to the 10 Global Compact principles that already supplement our Values, our Code of Ethics, and the conduct maintained and required in relations with all workers and partners with whom Unipol comes into contact.

The ongoing commitment to Global Compact principles on human and labour rights, the environment and anti-corruption is explicit in this report and several significant experiences of adoption of these principles in our sphere of influence have been illustrated. In fact, it is within all spheres of influence that the Group exercises its role as an expert and risk manager capable of providing solutions that reduce and mitigate exposure to adverse events with the aim of creating shared value and encouraging the contribution of all stakeholders (shareholders, investors, customers, agents, partners, suppliers and employees) in terms of positive impact.

*Pierluigi Stefanini*  
Chairperson of Unipol Gruppo S.p.A.

## Introduction

Although the events of the past two years have heightened the urgency of pointing unsustainable behaviours and processes in a more sustainable direction, the protracted Covid-19 emergency has had repercussions on the implementation of several "impact" activities included in the 2019-2021 Integrated Strategic Plan.

2021 was therefore an opportunity to analytically examine the projects underway and to provide impetus to new strategic lines with a view to 2022/2024. ESG monitoring was therefore strengthened in the Group's processes, consolidating the *commitment* in the areas of *Climate Action* and respect for Human Rights.

In addition to these areas, there are also project lines aimed at making our ecosystems (Mobility, Welfare, Property) even more agile and innovative in order to guarantee the Group a role in the economic and social resilience of the country and in its *just transition*.

In fact, in the year of COP26, the Group has intensified its commitment to identifying distinctive solutions to increase the resilience of businesses and households, leveraging prevention and risk management above all, through actions of adaptation to climate change and in particular through the development of predictive models for climate risks.

The following pages highlight business behaviours consistent with the Global Compact principles: several of these must be consolidated and enhanced for the Group to meet the needs and seize the opportunities arising from demographic challenges and green and digital transitions; at the same time, others already constitute a robust contribution of the Group to building an equitable, inclusive and resilient economy as a long-term response to the consequences of the Covid-19 crisis.

## Assessment, policies, goals, and implementation of the Human Rights Principles (principles 1 and 2)

In Unipol, the commitment to identify, mitigate and where possible prevent potential human rights violations related to its activities and to promote the conditions in which human rights can advance, are explicitly expressed in the **Code of Ethics**<sup>1</sup>, in the **Risk Management Policy** and in the **Sustainability Policy**<sup>2</sup>.

In these documents, principles and guidelines articulate the Group's approach to managing, through its activities, the various positive and negative impacts on human rights including, for example, a commitment in relation to forced labour, child labour, freedom of trade union association, the right to collective bargaining, equal pay and the fight against all forms of discrimination.

These policies collectively cover the issue of human rights by specifying appropriate requirements for employees and for the development of products or services, requirements for our suppliers and business partners.

The responsibility for implementing fair business practices with regard to the issue of Human Rights, as well as the other issues included in the 10 Global Compact principles, has been ensured for several years, first and foremost through its assignment to **two Committees of the Board of Directors** which have the task of expediting and supervising in this regard. In line with its role of guidance and monitoring, the holding company will have an **Ethics Committee**<sup>3</sup>, made up exclusively of independent directors, and a **Sustainability Committee** with advisory and proposal-making functions.

The Sustainability Committee supports the Board of Directors in defining the model for identifying, assessing, and managing key ESG risks, as well as defining commitments and monitoring Indicators. There is also a specific responsibility for **the Control and Risk Committee**; this has the role of reviewing the model for identifying, assessing and managing key ESG risks.

Thanks to this ESG-focused governance structure, UnipolSai maintains adequate levels of ESG risk control in all areas of business and relations with its stakeholders.

At the beginning of 2021, Unipol signed the United Nations Principles for Sustainable Insurance, committing to integrate social, environmental and governance criteria into its core insurance business. Protecting the **ESG policies for Non-Life and Life Underwriting**<sup>4</sup> adopted already in 2019, the Group has developed tools integrated into the business for the identification and assessment of unwelcome transactions according to the aforementioned guidelines.

Specifically in relation to Human Rights, the tools assigned to ensure compliance in insurance activities include:

- awareness programmes (integrating ESG risks into product manuals for intermediaries to support understanding and awareness of overall ESG risk, and to increase customer awareness of how to responsibly manage their businesses);
- training for employees involved in the management of these activities;
- human rights risk assessment of transactions with clients (in the estimate phase) that may involve the exclusion of business relationships with customers, sectors, countries that violate human rights.

This assessment of the ESG risk, including human rights risks, in customer transactions is carried out through a data-driven approach capable of integrating into the underwriting process a summary assessment of the ESG performance of each potential customer, on the basis of which the compatibility or otherwise of the ESG risks connected to the commercial relationship with the Group's sustainability approach and risk management objectives can be defined.

In terms of Human Rights, in 2021, Unipol initiated a due diligence process, but did not complete the assessment. At present, the process of identifying, preventing, mitigating actual and potential negative impacts on human rights, among others, in its trade relations is focused on issues such as child labour, freedom of association, right to collective bargaining, equal pay and discrimination.

This preliminary survey and risk assessment activity aims to ascertain Unipol's strengths and weaknesses in relation to these issues with respect to certain stakeholder groups such as employees, women, children, workers with migrant backgrounds and contract workers.

**The Group has adopted significant measures to integrate human rights into investment management:** also in this area, in addition to the training dedicated to personnel responsible for managing investments, tools have been implemented to

<sup>1</sup> For the governance system, monitoring and implementation of the Code of Ethics, please refer to the Unipol Group website and the Ethics Report.

<sup>2</sup> <https://www.unipol.it/it/sostenibilita/governance-della-sostenibilita/la-politica-di-sostenibilita>

<sup>3</sup> The Ethics Committee in particular, in synergy with the Ethics Officer in turn appointed by the Board, has the task of promoting coherence between the principles of the Code of Ethics and corporate policies, taking action to ensure awareness and understanding of the Code of Ethics, monitoring compliance with the Code of Ethics, and the annual publication of the Ethics Report.

<sup>4</sup> policies accessible at this web page - <https://www.unipol.it/it/sostenibilita/governance-della-sostenibilita/la-politica-di-sostenibilita>

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assess the risk exposure of companies/sectors/countries in terms of human rights. As with other ESG aspects, the assessment of human rights and labour rights compliance is carried out through:

- a non-financial ESG analysis of corporate issuers, which defines an ESG rating. This analysis makes it possible to monitor events related to ESG issues that generate a reputation and prospective risk in terms of their potential impact on the value of the security.
- monitoring the level of oversight that issuers are able to ensure on ESG issues to avoid or reduce ESG-related events by returning a measure of the issuers' ability to manage ESG issues.

The evaluation process may also lead to the exclusion of issuers or countries that violate human rights.

Furthermore, corporate issuers involved in the production of unconventional weapons (nuclear weapons, cluster bombs, landmines, chemical weapons, biological weapons) are excluded from investments.

It should be noted that, as a signatory to the PRI, Unipol, in order to better understand the implications of ESG factors as an asset manager, studies best practices in stakeholder engagement and takes part in an associated manner during events dedicated to more in-depth analysis of the strategies adopted by the companies invested in.

For its supply chain, apart from a number of exceptions of limited significance overall, the Group procurement chain, which does not purchase raw materials or deliver physical goods to customers, is not particularly complex. In the human rights impact assessment, the risks of incidents of child, forced or compulsory labour in operations and supplier activities are considered to be minimal.

A significant development is the commitment to the theme of human rights in the community through the activities of the Unipolis Foundation: the pathways for the creation of awareness in relation to diversity, children's rights or workers' rights are proposed through different forms of expression and collaborations that enhance the meeting of different generations, the ongoing commitment to raising awareness and spreading the culture of legality and the support for processes of sustainable development and social cohesion.

Still in the field of interventions in the Community, the support is worth mentioning of the UNA Group, the hotel chain of Unipol Group, of the Diversity and Inclusion protocol, a protocol validated by the international body Rina for the acceptance of the LGBTQ+ community and which defines, in a professional manner, the operational, marketing and communication practices dedicated to the LGBTQ sector.

## Assessment, policies, goals, and implementation of the Labour Principles (principles 3, 4, 5, and 6)

Human capital management is one of the most important social risks, given the dependence of the Group's business on skilled personnel and the outsourced sales network.

Unipol has publicly formalised its commitment, together with the workers' representatives, to the promotion of labour relations. Both the Group's Code of Ethics and the Supplementary Corporate Agreement set out the principles underlying the policies, relationships, incentives and rewards aimed at employees, the sales network and suppliers.

Through the role and responsibilities entrusted to the **Bilateral commissions between the company and the trade unions** - established in 2011 - the Group identifies pathways of study and proposes initiatives in the areas of professional training, equal opportunities, supplementary health care and prevention of mobbing risk. This translates into an absenteeism rate of 6.8% (7.2% in 2020) and industry average turnover rates (11.6% Italian insurance sector, it was 11.8% in 2020)

In the area of equal gender opportunity, it is reported that in 2021, 27,3% of women were in managerial positions, of these 25% in profit-generating functions, while 22,8% of women are in STEM positions.

Women make up 39% (37% in 2020) of the members of the Board of Directors in compliance with the Diversity Policy with particular reference to the composition of the top management bodies.

Issues covered by collective bargaining include disability management and health and safety.

In the first case, thanks to the role of the **Disability Manager**, disability issues are coordinated in terms of corporate policy and through interventions that manage disability cases in the fairest and most effective way possible. Overall, as of 31/12/2021, the number of individuals with disabilities or belonging to protected categories was 508 (517 in 2020), representing 4.3% (as in 2020) of employees.

In the case of **workers' health and safety**, although the Group's workers generally work in low-risk environments and are not exposed to significant health and safety risks, effective management of health and safety risks creates added value for all our stakeholders. In this area, Unipol adopts a systematic approach to managing health and safety risks in a structured and consistent manner across all its activities, and a programme is in place to ensure continuous improvement in our health and safety performance.

Unipol has a solid tradition of implementing **initiatives for the involvement of personnel** whose reputation it also monitors: Unipol acquired feedback from its employees in relation to the Group's reputation in 2021: the employee reputation index, measured in the annual survey carried out in September 2021, was stable at 89.5/100 points.

Involvement is also implemented through integrated welfare, which includes initiatives aimed at facilitating the balance between personal and professional life, to meet the most important needs of employees and their families. It is divided into 3 areas: For the employee; for the children; for the family.

Similar attention to compliance with the Labour Principles is paid to external stakeholders, such as suppliers and partners. As part of the **supply chain management**, the Group integrates the assessment of ESG risks through various instruments and in various phases: within the qualification and selection process (Supplier Register), the signing of all the Group's value documents is required, i.e. the Charter of Values, Code of Ethics, Organisation, Management and Control Model pursuant to Legislative Decree 231/2001 and other internal policies based on ethics, fairness and transparency that commit partners to adopt non-discriminatory practices, promote the inclusion of diversity, reconcile work/life balance and manage the health and safety of workers.

During the contract management phase, all suppliers are required to adhere to the principles of the Supplier Code of Conduct based on the Global Compact principles. The complete description of the management system for **responsible sourcing** and the results achieved in the second year of application is available in the Value Creation section of the Integrated Financial Statements and in the UnipolSai Group Sustainability Report.

At the end of 2021, contracts including the Supplier Code of Conduct covered 55% of total purchase expenses<sup>5</sup> (on a like-for-like basis, the incidence would be 60% with an increase of 10 pp over 2020). In 2021, the Purchasing Department involved the Sustainability Function in 11 in-depth investigations relating to Suppliers who in a number of cases had submitted documentation proving their capacity and commitment to satisfying the sustainability requirements stated in the SCC, as an alternative to subscribing to the Code itself.

<sup>5</sup> Nel 2021 l'adozione del Codice di Condotta Fornitori è stata estesa agli acquisti della società UnipolRental. Rimangono esclusi gli acquisti registrati dalla società serva Ddor Novi Sad regolati da specifici accordi contrattuali. Resta ferma la possibilità per la Capogruppo di individuare, sulla base di valutazioni risk-based e nei limiti della compatibilità con le specifiche normative di settore, di estendere i principi del CdCF

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The theme of labour is one of the pillars of the activities of the Unipolis Foundation, which interprets it as a fundamental element of the identity of the individual. The commitment involves ensuring that it is never, for any reason, a cause of deprivation or a means for the violation of rights. To this end, the Foundation investigates the conditions for the creation of new employment, studies forms of contemporary labour in depth, enhancing and disseminating the best practices of cooperativism.

## Assessment, policies, goals and implementation of the Environmental Principles (principles 7,8, and 9)

Unipol is fully aware of the role that insurance can play in addressing the consequences of climate change and in facilitating the transition to a low-carbon economy through the development of guarantees and investment products that promote mitigation and adaptation.

This awareness also testified by the governance of environmental issues, according to which the Board of Directors provides both strategic impetus and supervision. At the strategic level, in addition to the Strategic Plan, which contains climate-related objectives to be achieved through the main business levers, i.e., investments, underwriting and real estate, the Board of Directors approves the Sustainability Policy, which defines the Group's commitments and ambitions to combat climate change. At the supervision level, the Board of Directors approves the annual Supplemented Financial Statements and has identified the Sustainability Committee and the Control and Risk Committee as the responsible bodies in this area. At the Top Management level of the Unipol Group, the management and monitoring of climate-related risks and opportunities involves the Group Risk Committee, the inter-functional ESG Risk Panel, the Insurance Business Co-general Manager, the Chief Investment Officer and the Sustainability Function.

To ensure that the company's key processes adequately take into account the risks associated with ESG factors, including climate change (and are able to seize possible opportunities), ESG factors have been integrated into the Group's Policy system, and internal processes and tools have been developed to give practical effect to that which has been defined.

In particular, the Group has formalised its commitment to environmental issues in the Sustainability Policy, the ESG Policy for Non-Life and Life Underwriting, the ESG Investment Guidelines and the Outsourcing and supplier selection policy. In this regard, 2021 saw the updating of the Sustainability Policy, favouring the definition of nature-related risks rather than climate-related risks: the Group's commitments to protect the environment, terrestrial, marine and freshwater ecosystems and to combat climate change have been better specified.

On the subject of climate strategy, Unipol, following the "dual materiality" approach, has identified the main risks and opportunities linked to climate both in terms of issues that impact the business model from a financial point of view and factors that are relevant from an environmental and social point of view and on which the organisation has a significant impact.

In view of the next business plan (2022-2024), with this approach a pathway has been initiated to define new direct and indirect emission reduction targets for the Group aligned with science (Science Based Targets).

The 2019-2021 Strategic Plan contains objectives linked to the mitigation of and adaptation to climate change in terms of:

- investment with 'a priori' exclusion, from new investments, of those in companies linked to the extraction and generation of electricity from thermal coal and support, through responsible investments, for the transition to a low carbon economy.
- the field of Non-Life and Life underwriting with the exclusion of companies that derive a predominant or significant part of their revenues from coal mining activities (with the sole exclusion of the underwriting of products that protect the employees of the contracting legal entities in the event of illness and accident, in accordance with the social role that this coverage plays in relation to people).
- the field of product development with the proposal to the market of innovative solutions that are aimed at both preventing risks related to climate change and managing the post-event.
- the Property sector with the aim of improving the energy efficiency of its own buildings and the extension of the ISO50001 standard certification.

In the investments area, for the implementation of the ESG Investment Guidelines, the Group has tools and controls in place to ensure effective compliance with the Guidelines and the general objectives contained therein for the selection and exclusion of issuers. In particular, in February 2021 the Board of Directors of the Unipol Group approved an updated version of the Investment Policy with the aim of strengthening the integration of ESG factors into issuer selection and investment management criteria. In line with this pathway, since 2017, the Unipol Group, as anticipated in the Human Rights section, has adhered to the Principles for Responsible Investments, monitoring compliance with and application of the principles of integrating environmental, social and governance (ESG) factors into investment decisions and active shareholding.

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For its green bond issuance, Unipol developed a Green Bond Framework in line with the Green Bond Principles published by ICMA (2018 edition). Unipol's Green Bond Framework was reviewed by Sustainalytics, which issued a Second-Party Opinion and confirmed its alignment with the Green Bond Principles. The first Green Bond Report was published in September 2021<sup>6</sup>

**In the insurance field**, in the broader project of integrating ESG assessments into Non-Life and Life underwriting, Unipol has developed a data-driven approach capable of integrating into the underwriting process a summary assessment of the ESG performance of each customer, on the basis of which it defines the compatibility or otherwise of the ESG risks associated with the business relationship with the Group's sustainability approach and risk management targets. On the basis of the classification of ESG risks connected with the various economic sectors and in relation to the various segments, products and guarantees, an ESG rating is identified, i.e. a statistical indicator of the adequacy of the company with respect to environmental, social and corporate governance issues and the relative level of ESG risk, with respect to the methodologies and policies adopted by the Group. As a result, a number of activities are considered sensitive for the Group and are subject to special attention in the ESG performance assessment process as they have potential exposure to ESG risks.

Also in this context, a process was launched to test the methodologies for calculating the carbon footprint for the insurance portfolio and the pathway of projects related to promoting the role of insurance in adapting to climate change (ADA) was consolidated.

For the activities related to the management and reporting of indirect impacts (customers and suppliers), please refer to the Natural Capital section of the Integrated Report and reporting of climate-related information (TCFD).

The promotion of the environment is also implemented through disclosure activities (Paris Pledge for Action and, to date, Talanoa Call for Action) and timely and widespread environmental measurement and reporting demonstrated by participation in the CDP Protocol. For 2021, **Unipol scored a B in the CDP climate change programme ranking (B- in 2020)**

Finally, the following public initiatives on the issue are worth noting: UnipolSai, the Group's main insurance company, has declared its adherence to Climate Action 100+, a partnership promoted by investors (UNPRI, CERES) to involve companies that generate the most pollution in terms of greenhouse gas emissions to improve climate change governance, reduce emissions and strengthen financial transparency on these issues. In addition, Unipol has renewed its participation in DeRisk-CO (Disclosure, Measurement, Management and Mitigation of Climate Change Risk for Companies), managed by the ENI Enrico Mattei Foundation, with the aim of involving companies in the reporting of climate-related information in line with the recommendations of the TCFD.

In September 2021, UnipolSai joined the CSR Europe platform on biodiversity to explore the issue of risks related to the loss of biodiversity

For detailed reporting on environmental issues, please refer to the document "**Reporting on climate-related information**"<sup>7</sup> (TCFD) published by Unipol beginning in 2019.

<sup>6</sup> [https://www.unipolsai.com/sites/corporate/files/pages\\_related\\_documents/unipol\\_green-bond-report\\_2020.pdf](https://www.unipolsai.com/sites/corporate/files/pages_related_documents/unipol_green-bond-report_2020.pdf)

<sup>7</sup> <https://www.unipol.it/it/sostenibilita/cambiamento-climatico/disclosure-delle-informazioni-legate-al-clima>

## Assessment, policies, goals and implementation of the Anti-Corruption Principles (principle 10)

Unipol is committed to conducting its business in a fair and responsible manner by prohibiting all forms of corruption and extortion, as well as any business conduct that may create the appearance of improper influence.

Within the Code of Ethics, the Group explicitly refers, among its goals, to the prevention of any form of corruption and extortion and to fighting against any activity of terrorism financing and any money laundering initiative. Procedures are also in place for the internal reporting of irregularities or actual or alleged violations of rules and principles to the relevant corporate bodies and to the Head of Ethics, who is the Group's point of reference for issues relating to the implementation of and compliance with the Code of Ethics. In particular, this includes, in addition to the prevention of corruption, respect for the principles of fair competition, compliance with laws and regulations, and adherence to policies for the management of promotional contributions and gifts. All stakeholders who come into contact with the Group are responsible for adapting and applying the Code to their own operational and regulatory context.

Added to this are the analyses carried out by the control functions and by the Model 231 Monitoring to identify the risk areas relevant for the purposes of Legislative Decree 231/2001. During the course of the year, the processes of the Group and of the companies that are part of it are subject to an assessment that results in a matrix, constantly updated, that cross-references the individual processes with the crimes to which they are exposed; during this process, a specific assessment is performed on the risk of corruption. The oversight and control mechanisms put into place to combat corruption are defined in the OMM in Special Part 1, with reference to offences in relations with the Public Administration, and in Special Part 2 with reference to the crime of corruption between private parties as provided in the Civil Code.<sup>8</sup>

In particular, the Special Parts highlight the general principles of conduct applied to corporate bodies and employees directly and to shareholders on the basis of dedicated contractual clauses. These principles concern:

- the training of associates by Department Heads in contact with the Public Administration and the tracking of information flows to it.
- the assignment of representation duties to external parties through formal appointments;
- the inclusion in contracts with partners of specific declarations by the same concerning their knowledge of Legislative Decree 231/2001 and their commitment to comply with the OMM, as well as the fulfilment of integrity requirements.

The specific principles of conduct for preventing the commission of each type of offence indicated above are also explained in detail in the Special Parts.

Anti-bribery and corruption controls allow for mitigation actions both at the local and the managerial level thanks to appropriate and proportionate procedures.

Unipol encourages employees to speak up and report conduct that they, in good faith, believe violates laws, regulations and internal processes or our Code. A number of channels are available for this purpose, including a dedicated phone number and email address for reporting concerns or seeking help on business conduct issues. Reports are analysed by the Head of Ethics, who in certain circumstances may involve the Ethics Committee. At the conclusion of the detailed examination of the situation, the Head of Ethics shall draft an opinion in writing in relation to any types of behaviour that are not in line with the principles contained in the Code and shall indicate the best way of remedying the problem. Instances in which an employee fails to comply with our code of conduct or policies may be grounds for disciplinary action, up to and including termination.

The Procedure for reporting violations (so-called "whistleblowing") is in force, through which it is possible to report unlawful conduct relevant to Decree 231/01, acts or facts that may constitute violations of the OMM, as well as violations of other precisely defined regulations, with methods that guarantee the full confidentiality of the reporting party's identity and, in general, the content of the report.

The issue of anti-corruption shall be reported in the Integrated Report and the Sustainability Report where the required management information, monitoring of key performance indicators such as cases and training on the issue are outlined. In 2021, a total of 61% employees of companies operating in Italy received specific training on anti-corruption policies and procedures (88% in 2020).

To ensure the effective implementation of the OMM, agents were asked to acknowledge it, which occurred in 88.5% (94% in 2020) of cases. The contracts that the Group enters into with suppliers include a clause in which the suppliers undertake

<sup>8</sup>The Model (OMM) is adopted pursuant to Legislative Decree 231/2001 by the main Group companies with registered offices in Italy - <https://www.unipol.it/it/governance/sistema-di-corporate-governance/modello-di-organizzazione-gestione-e-controllo-mog>

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to adhere to the OMM, under penalty of termination of the contract. Viewing of the OMM is certified for suppliers enrolled in the Suppliers Register, which in 2021 accounted for 24.5%, of the total number of suppliers (18.3% in 2020) equivalent to the 60% of the total spending volume.

With regard to the implementation of anti-corruption measures in the management of the Securities Portfolio, Property, the assumption of insurance risk and relations with Suppliers, reference is made to that which has been described for the area of human rights.

Detailed information on the specific code of conduct to prevent the commission of each type of offence and details on the training provided can be found in the Governance section of the Integrated Report and in the UnipolSai Group Sustainability Report.

## TABLE OF CONTENTS RELATING TO RELEVANT INFORMATION FOR THE UNITED NATIONS GLOBAL COMPACT

The Communication on Progress (CoP) highlights the implementation of the UN Global Compact Principles in the Unipol Group's business conduct. Initiatives to implement respect for human rights, socially compatible working conditions, promotion of environmental protection and anti-corruption can be found in the 2021 Integrated Report. The following table identifies for each Principle the links to the GRI Standard, to the chapters of the 2021 Integrated Report (outcome measurements are indicated in the chapter "The impacts generated by the Unipol Group") as well as the website [www.unipol.it](http://www.unipol.it)

Global Compact Areas	Global Compact Principles	GRI STANDARDS	Reference in the Annual Integrated Report	Link	
<b>High-level Commitment &amp; Strategy</b>	CEO statement of continued support	GRI102-14 GRI102-15		<ul style="list-style-type: none"> <li><a href="#">Statement of continued support -CoP long Version</a></li> </ul>	
<b>Principles on Human Rights</b>	<b>Principle 1:</b> Businesses should support and respect the protection of internationally proclaimed human rights within their respective spheres of influence.	GRI102-16 GRI102-17	GRI408-01 GRI412-03 GRI-FS11	"Unipol Group Vision, Mission and Values" "Financial Capital" "Internal Control and Risk Management System" "Ethics Report"	<ul style="list-style-type: none"> <li><a href="#">Unipol Group Identity Vision, Mission and Values</a></li> <li><a href="#">Policies</a></li> <li><a href="#">ESG risk management</a></li> </ul>
	<b>Principle 2:</b> Businesses should make sure they are not complicit in human rights abuses, including indirectly.				
<b>Labour principles</b>	<b>Principle 3:</b> Businesses should uphold the freedom of association and the effective recognition of the right to collective bargaining.	GRI102-06 GRI102-07 GRI102-08 GRI102-09 GRI102-16 GRI102-17 GRI102-22 GRI102-35 GRI102-41 GRI201-03	GRI204-01 GRI205-02 GRI305-03 GRI401-01 GRI403-01 GRI403-05 GRI403-09 GRI 404-01 GRI 404-02 GRI405-01 GRI405-02	"Unipol Group Vision, Mission and Values" "Future orientation in the use of capital" "Material topics" "Human Capital" "Social and Relational Capital" "Internal Control and Risk Management System" "Remuneration system and incentives" "Ethics Report" "Appendix"	<ul style="list-style-type: none"> <li><a href="#">Unipol Group Identity Vision, Mission and Values</a></li> <li><a href="#">Shared Value</a></li> <li><a href="#">ESG risk management</a></li> </ul>
	<b>Principle 4:</b> Businesses should uphold the elimination of all forms of forced and compulsory labour.				
	<b>Principle 5:</b> Businesses should uphold the effective abolition of child labour.				
	<b>Principle 6:</b> Businesses should uphold the elimination of discrimination in respect of employment and occupation.				
<b>Environmental Principles</b>	<b>Principle 7:</b> Businesses should support a precautionary approach to environmental challenges.	GRI102-09 GRI102-11 GRI102-15 GRI102-30 GRI201-01 GRI203-02 GRI204-01 GRI302-01	GRI303-03 GRI305-01 GRI305-02 GRI305-03 GRI305-04 GRI306-02 GRI307-01 GRI-FS14	"Future orientation in the use of capital" - "Climate change" "Financial Capital" "Social and relational capital" "Natural Capital" "Shared value: the impacts generated by the Unipol Group" "Sanctions" "Appendix"	<ul style="list-style-type: none"> <li><a href="#">Reputational &amp; Emerging Risk Observatory</a></li> <li><a href="#">Results and Strategy</a></li> <li><a href="#">Policies</a></li> <li><a href="#">Shared Value</a></li> <li><a href="#">Climate change</a></li> <li><a href="#">ESG risk management</a></li> <li><a href="#">Derris Project</a></li> </ul>
	<b>Principle 8:</b> Businesses should undertake initiatives to promote greater environmental responsibility.				
	<b>Principle 9:</b> Businesses should encourage the development and diffusion of environmentally friendly technologies.				
<b>Anti-corruption principles</b>	<b>Principle 10:</b> Businesses should work against corruption in all its forms, including extortion and bribery.	GRI102-09 GRI102-29 GRI102-30 GRI102-43 GRI 205-1 GRI 205-2	GRI 205-3 GRI 206-1 GRI 417-3 GRI 418-1 GRI 419-1 GRI-FS11	"Unipol Group Vision, Mission and Values" "Material topics" "Governance" - "Internal Control and Risk Management System" - "Personal data protection" - "Anti-corruption" - "Sanctions" "Ethics Report" "Appendix"	<ul style="list-style-type: none"> <li><a href="#">Unipol Group Identity Vision, Mission and Values</a></li> <li><a href="#">Anti-corruption Procedures</a></li> <li><a href="#">Policies</a></li> <li><a href="#">ESG risk management</a></li> </ul>



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