

UNITED NATIONS
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2020

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SUSTAINABILITY

Statement of continued support of the Global Compact

In a year marked indelibly by the healthcare crisis, the Unipol Group confirms its support and commitment to the 10 principles of the United Nations Global Compact in the area of human rights, labour rights, the environment and anti-corruption. The Group is becoming increasingly aware of the vulnerability of the current development model, the link between environmental conditions and the conditions of our society. For an economic entity like the Unipol Group, this involves contributing even more in terms of advancing the sustainable development goals for the implementation of the *just transition* with a far-sighted and courageous approach.

It is in this light that the Unipol Group, by adopting continuous improvement mechanisms and practices and incorporating in its business and management activities behaviour that is in line with the international standards on human rights, gender balance, environmental protection, transparency and fairness, is implementing its strategy of creating shared value.

As noted in the Group's Integrated Report and the UnipolSai Sustainability Report, the Group relies on its risk management skills to come up with solutions that reduce and mitigate the exposure to unfavourable events in all its spheres of influence with a view to involving all stakeholders (shareholders, investors, customers, agents, partners, suppliers and employees) and encouraging their contributions in terms of positive impact.

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

Introduction

2020 was a year of extraordinary engagement by the Unipol Group in its response to the ongoing healthcare emergency. The year was characterised by its efforts to find solutions to assist its stakeholders. Its most important initiatives included the start up of a Business Continuity plan to ensure that activities and services levels were maintained, the return of one month's car insurance premium to policyholders, healthcare donations in support of the regions most affected by the healthcare emergency, the extension of payment deadlines and coverage extensions, the launch of innovative services in the healthcare sector to meet our customer's new needs. This was all undertaken without hindering the projects designed to promote more "impactful" activities in order to make unsustainable behaviours and processes more sustainable as prescribed by the integrated 2019-2021 strategic plan. Unipol has integrated sustainability into its business strategies and set certain targets linked to four of the 17 goals included in the United Nations 2030 Agenda; this commitment was demonstrated by the success of its green bond issue linked to specific environmental protection goals.

The following pages outline all the business behaviour that is in line with the principles of the Global Compact that the Unipol Group, as risk manager, both in its insurer and investor roles, is implementing to make a contribution towards respect for human rights, labour rights, the environment and anti-corruption, in an attempt to provide a "double dividend" by generating economic growth and positive external repercussions for the company.

Evaluation, policies, goals and implementation of the Principles on Human Rights (principles 1 and 2)

Management of the issues included in the 10 principles of the Global Compact such as the respect for human rights and labour, environmental protection, honesty and transparency towards consumers, honest business practices has been guaranteed for many years now by assigning **two Committees of the Board of Directors** with the task of encouraging and monitoring those issues. The **Ethics Committee**¹, comprising independent directors only and the **Sustainability Committee** have both been set up under the holding company, in accordance with its role of guidance and control, with advisory and proactive functions. The Sustainability Committee supports the Board of Directors in defining the identification, evaluation and management models of the main ESG risks and also defining the commitments and Benchmark monitoring. The **Control and Risk Committee is also given specific responsibility**; it is required to assess the identification, evaluation and management models of the main ESG risks.

An organisation in the financial sector like Unipol, through its value chain, collaborates with multiple actors including authorities, enterprises and public administrations in identifying, mitigating and where possible preventing potential infringements of human rights linked to its business activities and promoting the conditions in which human rights can move forward. This is why, in addition to compliance with the applicable laws governing it, the Unipol Group has set out, in its **Code of Ethics**², its **Risk Management Policy** and its **Sustainability Policy**³, the principles and guidelines to be complied with so that through its activities it can help to address the various positive and negative impacts in the area of human rights.

From a business standpoint, in 2020, internal oversight mechanisms were implemented to monitor the **ESG Non-life and Life Underwriting Policies**⁴ adopted at the end of 2019 to prevent the concentration of exposures or areas and/or sectors significantly exposed to ESG risks (for example by excluding the mining sector; among the Transport/Logistics and Agriculture critical sectors). The oversight procedures prescribe the prior identification and an evaluation process of transactions that are not acceptable, in accordance with the guidelines that govern the integration of environmental, social and governance factors in the underwriting activities.

In accordance with this approach, the Unipol Group has identified access to quality healthcare assistance as an industrial and strategic pillar, also with a view towards providing ancillary/additional services to the core insurance business⁵. Evidence of this shift can be found in its response to the Covid 19 healthcare emergency through its offer of specially designed insurance products and services: the quality of the offer, the capacity to react to the increasing need for protection at this stage of the emergency and the challenging time-frames within which all the projects have been implemented show how central the care and protection of the individual is to the Group's strategy.

Unipol has for a long time now placed people and data (where people are concerned - their behaviour, their available resources, their choices, their movements, their state of health - but also relative to organisations and companies) as the basis for the development of products, services, and innovative solutions that generate opportunities for growth and well-being for all individuals in line with article 3 of the Constitution⁶. Within the "**Personal data protection and promotion policy**"⁷, the Group has committed to behaving transparently with customers and all stakeholders in order to reinforce the trust that they have in the Company. The ongoing digital transformation is encouraging the Group to make the most of opportunities and understand how the digital environment can become an enabling factor in its pursuit of the 2030 Agenda.

Another tool adopted by Unipol to comply with and promote human rights hinged on the organisation of the initiative "I don't dance alone - Unipol against gender-based violence". The initiatives included the planning of three webinars that

¹ The Ethics Committee in particular, in concert with the Ethics Officer in turn appointed by the Board, is tasked with promoting coherence between the principles of the Code of Ethics and corporate policies, taking action to ensure awareness and a full understanding of the Code of Ethics, monitoring compliance with the Code of Ethics, and the annual publication of the Ethics Report.

² Please refer to the Unipol Group website for the system of governance, monitoring and implementation of the Code of Ethics and the Ethics Report.

³ <http://www.unipol.it/it/sostenibilita/governance-della-sostenibilita/la-politica-di-sostenibilita>

⁴ <https://www.unipol.it/it/sostenibilita/governance-della-sostenibilita/la-politica-di-sostenibilita>

⁵ Please refer to the integrated financial statements of the Unipol Group and the Sustainability Report of UnipolSai for an update on the products and services in the healthcare area

⁶ All citizens have equal social dignity [see XIV] and are equal before the law, without distinction of gender, race, language, religious or political opinions, or personal or social conditions. It shall be the duty of the Republic to remove all obstacles of an economic or social nature which constrain the freedom and equality of citizens, thereby hindering the full development of the human person and the effective participation of all workers in the political, economic and social organisation of the country.

⁷ <https://www.unipol.it/it/sostenibilita/pensiero-integrato/la-protezione-e-valorizzazione-dei-dati-unipol-data-vision>

deal with gender-based violence from a training standpoint, providing a series of best practices applied in educational contexts from primary to secondary school level that dealt with gender equality and stereotypes and also included tools to combat gender-based violence.

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

As a subscriber to the Global Compact, the Unipol Group's Code of Ethics is in line with its 10 principles and constitutes the pillar on which the policies, reports, bonuses and premiums designed for employees, the sales network and suppliers have been drafted over the years.

Trade union relations at Unipol have always been managed through involvement and accountability; through specific opportunities for dialogue, exchange and concerted action, these principles are implemented with a view to striking an effective balance between corporate objectives and the central role played by workers. In this context, the **bilateral commissions** set up in 2011 featuring company and trade union representations have played a fundamental role in identifying further areas that require investigation and to promote initiatives concerning **professional training, equal opportunities, additional healthcare assistance and prevention of bullying at work.**

The leveraging of pluralism and the promotion of gender equality continues to be an area to which Unipol pays close attention, and for over 10 years now it has subscribed to the **Equal Opportunities Charter**. With this in mind, the Group works towards providing opportunities for women employees to further their careers, increasing flexible work options (the number of women in managerial positions has increased over the past three years from 26% in 2018 to 27.5% in 2020). Women comprise 37% of the members of the Board of Directors in accordance with the Diversity Policy with special reference to the composition of top management bodies (see section 5.4 Diversity policies, page 22).

Where disclosure is concerned, even during the lockdown period, the Group's commitment to the D Value **"InspirinGirls"** project continued, aimed at providing boys and girls with food for thought on gender stereotypes and stimuli for future scholastic choices; 17 Role Models have been introduced into classrooms since the beginning of the project, either physically or remotely, covering 32 classrooms in 8 towns in 7 different Regions.

In addition to focusing on gender equality, Unipol supports initiatives aimed at increasing awareness of inclusion and diversity; a **Disability Manager** coordinates company policies and actions to manage cases of disability in the fairest and most efficient way possible. Overall as at 31.12.2020, the company employed 517 people with disabilities or belonging to protected categories, equivalent to 4.3% of the workforce.

On the back of what was learned from the COVID-19 pandemic and the developments in the world of work and employment, the Group continues to ensure that employees can work in optimal **conditions of health and safety at work**. More specifically, during the lockdown and the subsequent months, depending on the areas involved, incremental protective actions were introduced alongside ways of addressing the need to continue operations while protecting employees, by guaranteeing:

- specific worker requirements such as the presence of children under the age of 14.
- greater work schedule flexibility in terms of the start and end of the working day, as well as flexibility in the use of holiday leave, cancelled holidays and other similar contractually established opportunities;
- sharing of the extra work to be done due to absences;
- safeguarding staff most at risk, with action being taken even before ministerial decrees.

Throughout the country work has been done to ensure healthy work environments, doubling down on the actions required to sanitise offices and the distribution of hygiene protection products. The healthcare assistance fund provides all employees of the Unipol Group, and their family-members if the policy has been extended, with a daily coverage allowance in the event of their having to quarantine, the 24/7 service providing healthcare information and the coverage of all medical expenses incurred if infected by the virus. This is in addition to the services made available by the company welfare office such as support webinars to manage the quarantine period; the free offer of access to the online platform for tutorial support to learn more about scientific subjects for all those who are in primary and secondary schools and professional training schools; access to Frangibilità, a specialised contact centre that takes on board the needs and points the caller towards the most suitable social-welfare services in accordance with the specific situation; use of a network of accredited quality services at subsidised costs such as finding carers, home nursing support, aided transport, family mediation, legal and administrative support and mutual support groups.

As the health emergency worsened, in March all offices throughout the country were gradually closed. At the same time, activities were launched to progressively enable Unipol Group employees to work from home (roughly 90%).

With regard to the temporary decrease in business volumes at the beginning of the emergency period, also in order to facilitate the contractual management of employment relationships pending the large-scale implementation of working

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from home for employees, paid leave was first provided by the company alongside holiday periods, and minimum sizing opportunities were then calculated in order to guarantee the operation of the of the business mechanisms, resulting in a reduction in working days with workers taking advantage of available holiday periods and paid contractual options, or unpaid leave jointly with leave paid by the company.

Taking into account the continuing decline in business, following the signing of specific trade union agreements, at the main companies where the national insurance agreements apply, from 4 May to 9 August 2020, work was suspended for 18 days, at first by advance enjoyment of holidays accrued up to 31 March 2020 and subsequently through recourse to the ordinary Inter-Sector Solidarity Fund, which guaranteed full protection of wages and the correlated contributions by supplementing the allowance disbursed by the Fund.

In some of the diversified companies, like the UNA, Midi and Tenute del Cerro Group, based on specific trade union agreements, recourse was made to the social safety nets established for the respective sectors (FIS and CISOA, respectively), due to the temporary interruption of production activities.

Similar attention was paid to Labour Principles relative to outside stakeholders such as suppliers and partners.

Initiatives to support the agency network were enacted on two fronts, with the aim of ensuring adequate cash-flow for the agencies while also providing support so they could continue to operate safely.

The cash-flow support actions included:

- early payment of commission incentives and contributions for the year 2019;
- suspension until the end of the year of the reimbursement repayment plans, with the option of deferring the entire plan with no additional cost to the agents;
- special support for agencies with liquidity issues by paying fees early in line with the estimated reduction in collections over the March-June 2020 period compared to the same period of the previous year.
- coverage of the product #Andràtuttobene for all Agents, their Employees and Business Partners.

The actions to support operations included:

- enabling all Agencies to make mobile remote sales by strengthening multi-channel functions;
- activation of the special Unisalute Medical Operation Centre service for all agents, sub-agents, producers and employees of the agency networks;
- establishment within the Sales Department of special crisis units to handle any closures of agencies or points of sale as a result of measures introduced by the Health Authorities;
- support with the provision of health materials and personal protection equipment for the Agencies.

With regard to Agents and intermediaries, Unipol has adopted specific contractual agreements that reflect the corporate culture of the Unipol Group, defining a set of commercial, professional, ethical and integrity requirements that brokers must meet and put into practice while conducting all their day-to-day activities.

The Group set up the **#unamanoaifornitori** initiative for its supply chain during the complicated lockdown stage in order to increase liquidity through 30-day payments. The acceleration proposed reflects the importance that timely payments have, especially for the SMEs trying to obtain continuity and quality in their relationships with suppliers, which have a direct bearing on the quality, ethics and security of the supplies, as well as the mutual professional growth resulting from the management of the relationship, both for the Group and for the supplier.

At the same time, the commitment to integrate the ESG risks into the procurement chain continued. In its qualification and selection process (Supplier Register) Unipol requires that all the Group's documents outlining its values be underwritten including the Value Charter and the Code of Ethics, which underline the implementation of non-discriminatory company policies, inclusion of diversity, reconciliation of the life/work balance, and the management of the health and safety of the workers. At the contractual management stage, all suppliers must comply with the principles of the Code of Supplier Conduct based on the principles of the Global Compact and inspired by the ISO 20400 standard on Responsible Procurement. The complete description of the management system for **responsible procurement** and the results achieved in the second year of application is available in the Value Creation section of the Integrated Financial Statements and the Sustainability Report of the UnipolSai Group.

At the end of 2020, contracts that include the Supplier Code of Conduct covered 50% of total procurement expenses⁸ (+10pp over 2019). In 2020, the Procurement Department called on the Sustainability Department in 15 in-depth preliminary inquiries with regard to Suppliers who, in some cases had submitted documentation proving their readiness and commitment to meet the sustainability requirements established in the Supplier Code of Conduct as an alternative to

⁸The Code of Supplier Conduct does not apply to purchases of the company UnipolRental governed by specific contractual agreements. The Parent Company retains the right to decide whether to extend the principles of the Code of Supplier Conduct on the basis of risk-based assessments and to the extent to which this is compatible with specific sector regulations.

underwriting the Code itself. The actions taken (that concerned 58% of the suppliers operating in the Information Technology sector) were successfully completed.

Evaluation, policies, goals and implementation of the Environmental Principles

Unipol has always paid great attention to the issue of protecting the environment and fighting climate change.

In 2015, Unipol published its position paper "**Unipol for the climate**", in which it put forward a model for the prevention and management of natural catastrophes based on a public/private collaboration, which adopts mutual insurance mechanisms to handle the growing risks resulting from climate change and to handle the significant compensations involved. Unipol is therefore fully aware of the role that insurance companies can play in dealing with the consequences linked to climate change and facilitating the transition towards a low-carbon economy through the development of guarantees and investment products that promote mitigation and adaptation.

In 2019, with reference to the Recommendations issued by the Task Force on Climate-related Financial Disclosures (TCFD) and on the "Guidelines on reporting climate-related information" issued by the European Commission, Unipol published its first edition of the document "**Reporting climate-linked information**".⁹

The governance of risks and opportunities linked to the climate by the Unipol Group forms part of a broader framework of the governance of risks and opportunities linked to ESG factors. Besides the oversight role performed by the Board of Directors, governance is also entrusted to governance bodies such as the Sustainability Committee and the Control and Risks Committee. At the top management level of the Unipol Group, the management and monitoring of risks and opportunities linked to climate involve the Group Risks Committee, the ESG Taskforce; the ESG inter-departmental risks committee; the Insurance Business Co-general manager; the Chief Investment Officer and the Sustainability Department.

In order to ensure that the key processes of the company take adequate account of the risks connected to the ESG factors, including climate change (and can take advantage of any related opportunities), the ESG factors were integrated into the Group's Policy system and processes and internal instruments were developed to implement what had been defined.

As regards **strategic planning**, aspects related to mitigation (in particular CO₂ emissions per employee) were adopted in the last three strategic plans, while aspects related to adaptation and resilience (like the overall incidence of product premiums that have a social and environmental impact) were included in the last two strategic plans.

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

- with regard to investments, by ruling out any new investments in Companies linked to mining and the generation of electricity from thermal coal and support, through responsible investments, for the transition towards a low-carbon economy.
- Regarding Non-life and Life underwriting activities, the exclusion of companies that obtain most or a significant part of their earnings from coal mining activities (with the sole exclusion of the provision of insurance products that protect employees of the contracting entities covering illness or accidents given the social role that this type of coverage plays in the protection of people).
- by developing innovative solutions on the open market aimed at preventing risks linked to climate change and others covering post-event management.
- on the real estate front, with a view to improving the energy efficiency of its instrumental real estate holdings and the extension of the ISO50001 certification standard.

To this end, in September 2020, the Unipol Group placed a **senior unsecured non-convertible green bond loan** with Italian and foreign institutional investors for a nominal amount of € 750 million. The "green" loan complies with the "**Green Bond Framework**"¹⁰ as defined by the Company, and subject to a Second Party Opinion issued by Sustainalytics.

Regarding its **Engagement with the stakeholders** on matters linked to climate change, the Group has implemented a number of initiatives:

- a partnership promoted by the investors (UNPRI, CERES) with the investee companies through Climate Action 100+
- with customers by promoting distance tariffs, risk evaluation services (Derris - (DisastEr Risk Reduction InSurance); and special guarantees covering organic farming

⁹ <https://www.unipol.it/it/sostenibilita/cambiamento-climatico/disclosure-delle-informazioni-legate-al-clima>

¹⁰ <https://www.unipol.it/it/investors/operazioni-sul-capitale-e-sul-debito/green-bond-framework>

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- a model to assess the environmental impacts of the Agencies was developed with the agents, aimed at minimising the impacts in accordance with fundamental social rights, in partnership with Legambiente which reasserts the validity of the results and the commitments towards improvements
- with suppliers, by asking them, during the contractual negotiations, to agree to the Supplier Code of Conduct and the inclusion of offer ranking standards based on environmental product labelling.

Where investments are concerned, the United Nations Global Compact has been the methodological reference on which the SRI strategic system has been based since 2012 for both Corporate securities (company shares and bonds) and government securities (government bonds).

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 incorporation of the ESG factors in the selection criteria for issuers and investment management. In accordance with this position, the Unipol Group has supported the Principles for Responsible Investments since 2017, monitoring compliance with and application of the principles of incorporation of the environmental, social and governance (ESG) factors into its investment decisions and shareholder engagement.

the environment is also promoted through disclosure activities (Paris Pledge for Action and to date Talanoa Call for Action) and the timely, wide-ranging environmental measurement and reporting guaranteed by its participation in the CDP Protocol. Unipol obtained a B ranking in the CDP climate change programme classification for 2020.

Evaluation, policies, goals and implementation of the Anti-corruption Principles

The Group's Code of Ethics makes explicit reference, among its goals, to the prevention of any form of corruption or extortion and its commitment to tackling all terrorism financing and money-laundering. Procedures are also envisaged for the internal reporting of actual or suspected irregularities or violations of regulations and principles to the appointed corporate bodies as well as to the Ethics Officer, the Group's reference officer for issues relating to the implementation and compliance with the Code of Ethics. More specifically, besides the prevention of corruption, this includes compliance with the principles of fair competition as well as with the laws and regulations and policies designed to manage promotional payments and gifts.

All this is in addition to the analyses carried out by the organisms responsible for control and monitoring functions, to identify the areas of relevant risk specified by Legislative Decree 231/2001. Over the course of the year, the processes of the Group and its subsidiaries were assessed, resulting in a matrix, which is constantly updated and cross-references individual processes with the risk of the crimes to which they are exposed; as part of this process, a specific assessment is performed regarding the risk of corruption. The oversight and control mechanisms put into place to combat corruption are defined in the OMM¹¹ in Special Part 1, with reference to crimes in relations with the Public Administration, and in Special Part 2 with reference to the crime of corruption between private parties as detailed in the Civil Code.

There is a whistle-blowing procedure in place whereby staff can report relevant unlawful conduct pursuant to Decree 231/01, deeds or facts which could constitute violations of the OMM, as well as violations of other precisely defined regulations, with procedures that guarantee the full confidentiality of the reporting party's identity and, generally speaking, the content of the report.

In total, 88% of employees working in Italy in the insurance, healthcare, agricultural, hotel and tourism sectors have been specifically trained on anti-corruption policies and procedures.

To ensure effective implementation of the OMM, agents were asked to acknowledge it, which was done in 94% of cases. The contracts that the Group enters into with suppliers include a clause in which the suppliers undertake to respect the OMM, under penalty of contract termination. Acknowledgement of the OMM is certified for suppliers enrolled in the Suppliers Register, which accounted for 18.3% of the total in 2020 by spending volume. The decrease of 20 percent compared to the previous year was due to the replacement of the Register management platform with new registration applications now being entered; it should be noted in particular that the volume of spending ascribable to suppliers operating in the two financial years, but not yet registered on the new Register, amounts to over € 150 million.

Regarding measures introduced to fight corruption in management of securities and real estate portfolio, when taking on insurance risk and in relationships with Suppliers, please refer to the description provided for the area of human rights.

¹¹ The Model (OMM) was adopted in accordance with 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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There were no case of disciplinary action being taken in Italy related to any instances of corruption.

Detailed information on the specific principles of behaviour to prevent any types of offence from being committed and detailed data regarding the training provided can be found in the Governance section of the Integrated Report and in the Sustainability Report of the UnipolSai Group.

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

The Unipol Group has adopted the principles of the Global Compact, promoting conduct consistent with the international standards on human rights, gender balance, environmental protection, anti-corruption, transparency and fairness in business and in business management, through continuous improvement methods and practices. In order to make it easier to track the relevant contents for Communication on Progress, the following table has been prepared, which identifies, for each principle, the links to the GRI Standard, to the chapters of the 2020 Integrated Report (outcome measurements are indicated in the chapter “Shared value: the impacts generated by the Unipol Group”) as well as the website www.unipol.it. For detailed information on the United Nations CoP 2020, please refer to “Sustainability” section of the Unipol Group’s website.

Global Compact Areas	Global Compact Principles	GRI STANDARDS	Page reference in the Annual Integrated Report	Link	
Human Rights Principles	Principle 1: Businesses are required to 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	Pages 16-17: “Unipol Group Vision, Mission and Values” Pages 42-43: “Financial Capital” Pages 69-80: “Internal Control and Risk Management System” Pages 115-116: “Ethics Report”	<ul style="list-style-type: none"> Unipol Group Identity Vision, Mission and Values Policies ESG risk management Data protection and leveraging
	Principle 2: Businesses should make sure they are not complicit in human rights abuses, even if indirectly.				
Labour principles	Principle 3: 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	GRI204-01 GRI205-02 GRI305-03 GRI401-01	Pages 16-17: “Unipol Group Vision, Mission and Values” Pages 34-35: “Future orientation in the use of capital” Page 38: “Material topics” Pages 47-49: “Human Capital” Pages 50-54: “Social and Relational Capital”	<ul style="list-style-type: none"> Group Identity Vision, Mission and Values Shared Value ESG risk management Professional development
	Principle 4: Businesses should uphold the elimination of all forms of forced and compulsory labour.	GRI102-16 GRI102-17 GRI102-22	GRI403-05 GRI403-09 GRI404-01	Pages 69-80: “Internal Control and Risk Management System”	
	Principle 5: Businesses should uphold the effective abolition of child labour.	GRI102-35 GRI102-41 GRI201-03	GRI404-02 GRI405-01 GRI405-02	Pages 82-83: “Remuneration system and incentives” Pages 115-116: “Ethics Report” Pages 121-127: “Appendix”	
	Principle 6: Businesses should uphold the elimination of discrimination in respect of employment and occupation.				
Environmental Principles	Principle 7: Businesses are required to support a preventive approach to environmental challenges.	GRI102-09 GRI102-11 GRI102-15	GRI303-03 GRI305-01 GRI305-02	Page 33: “Future orientation in the use of capital” - “Climate change” Pages 40-41: “Financial Capital” Pages 48-52: “Social and relational capital”	<ul style="list-style-type: none"> Reputational & Emerging Risk Observatory Results and Strategy Policies Shared Value Sustainability in the 19/21 Plan Climate change ESG risk management Derris Project
	Principle 8: Businesses should undertake initiatives to promote greater environmental responsibility.	GRI102-30 GRI201-01 GRI203-02	GRI305-03 GRI305-04 GRI306-02	Pages 53-55: “Natural Capital” Page 56-64: “Shared value: the impacts generated by the Unipol Group”	
	Principle 9: Businesses should encourage the development and spread of environmentally friendly technologies.	GRI204-01 GRI302-01	GRI307-01 GRI-FS14	Page 78: “Sanctions” Pages 121-127: “Appendix”	
Anti-corruption principles	Principle 10: Businesses should commit to fighting corruption in all its forms, including extortion and bribery.	GRI102-09 GRI102-29 GRI102-30 GRI102-43 GRI205-1 GRI205-2	GRI205-3 GRI206-1 GRI417-3 GRI418-1 GRI419-1 GRI-FS11	Pages 14-15: “Unipol Group Vision, Mission and Values” Page 36: “Material topics” Pages 67-78: “Governance” - “Internal Control and Risk Management System” - “Personal data protection” - “Anti-corruption” - “Sanctions” Pages 115-116: “Ethics Report” Pages 121-127: “Appendix”	<ul style="list-style-type: none"> Group Identity Vision, Mission and Values Anti-corruption Procedures Policies ESG risk management



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