

*YOUR LIFETIME
BUSINESS PARTNER*

SUSTAINABILITY AT GC&C

Driving profitable growth
with a positive impact on people and the planet.



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GC&C AT A GLANCE

GLOBAL COORDINATION. LOCAL INSIGHT. TRUE PARTNERSHIP.

Generali Global Corporate & Commercial (GC&C) is Generali Group's **global business unit**, specialised in Property and Casualty (P&C) products, services and Specialty Lines for **medium-large companies**.

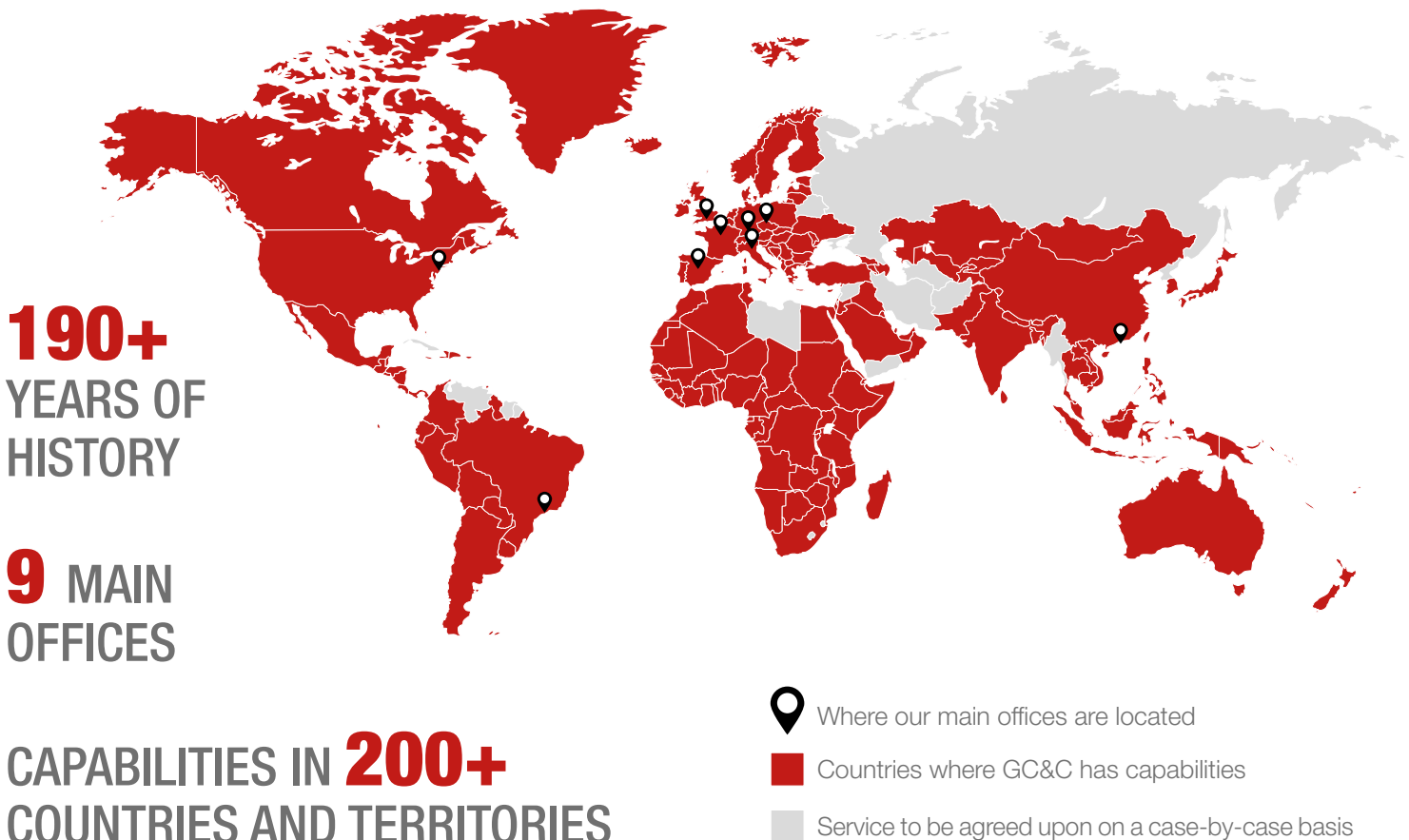
Founded in 2013, GC&C builds on Generali's **190+ years of history** of protecting what matters most to our clients. We focus on insurance solutions for corporate and commercial clients, combining **technical excellence** with the **human touch** – as a true **Lifetime Business Partner**.

We act on a **global scale** through a central management team, combining **global expertise** with **local insights**.

Through our committed people and underwriting expertise, we deliver **service excellence** and put clients at the heart of everything we do.

We know that right here, right now, is the only place the future is built. That's why our focus is on providing **tailored products**, **attentive service**, and **data-driven advice** to ensure our clients are prepared for what lies ahead.

DISCOVER OUR GLOBAL FOOTPRINT AND EXPERT CAPABILITIES

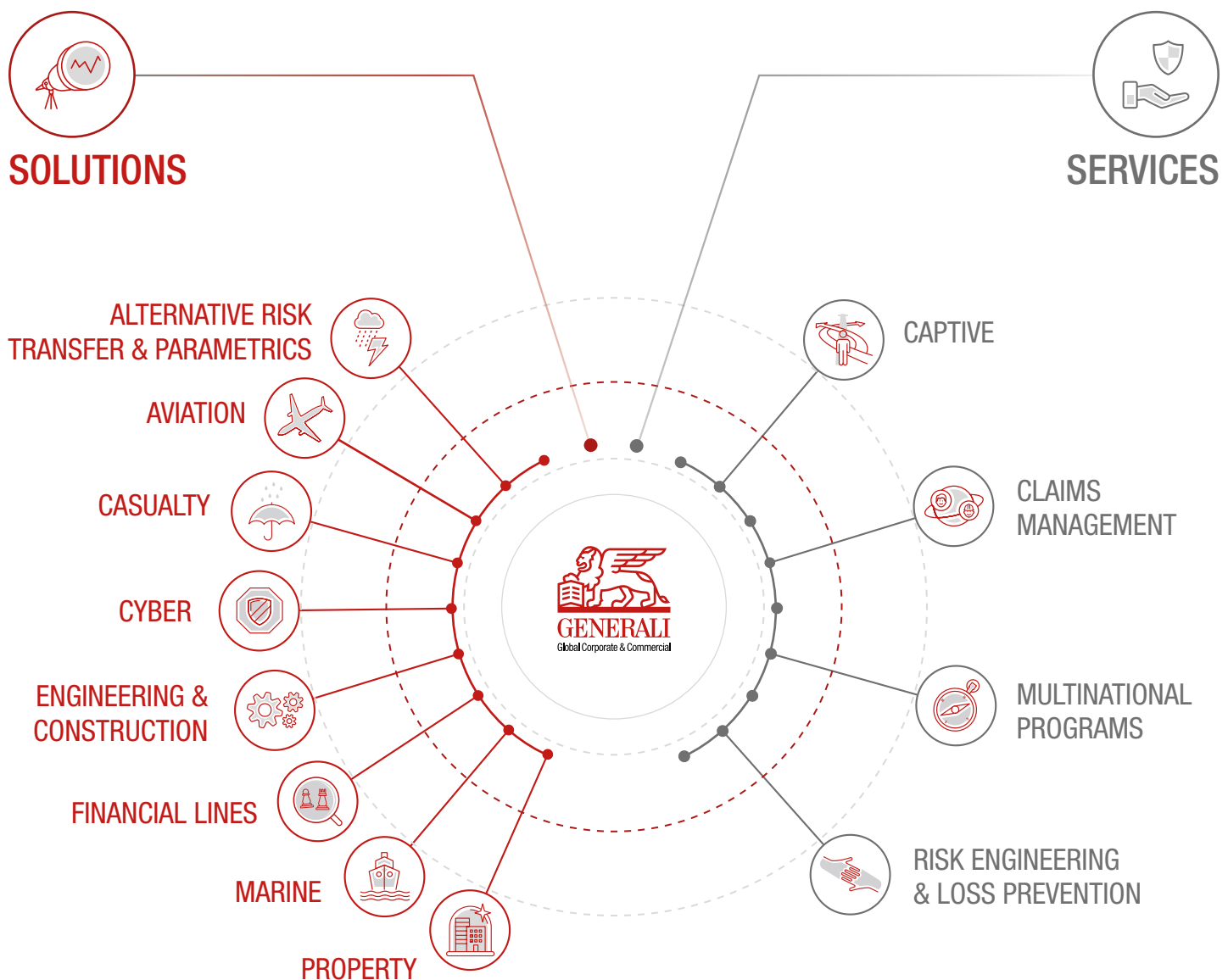


OUR GLOBAL SOLUTIONS & SERVICES

YOUR CHALLENGES ARE OUR BUSINESS

GC&C combines **integrated insurance solutions with value-added services** to support clients in managing complex risks and enabling business growth at a global level.

Solutions represent the **core insurance offering**: tailored, flexible and globally coordinated coverages. **Services** represent the **added value beyond the policy**: expertise, advisory and operational support.



SUSTAINABILITY AT THE CORE OF OUR STRATEGY

DRIVING PROFITABLE GROWTH WITH A POSITIVE IMPACT ON PEOPLE AND THE PLANET.

GC&C is committed to acting as a Responsible Insurer, Responsible Employer and Responsible Corporate Citizen, in alignment with the Group’s role to integrate sustainability into its core business and operations.

As one of the core foundations of GC&C’s strategy, sustainability is based on **four strategic priorities**, each of them being supported by dedicated actions and measurable KPIs.

GENERALI GC&C 2025-2027 SUSTAINABILITY COMMITMENTS

			
CLIMATE CHANGE MITIGATION	CLIMATE CHANGE ADAPTATION	PARTNERSHIP DEVELOPMENT	WORKFORCE TRANSFORMATION
Commit towards net zero greenhouse gas emissions by 2050	Contribute to reducing the climate natural catastrophe protection gap, through dedicated insurance solutions including parametric coverages	Partner with our corporate clients and public institutions to help tackling together global challenges	Embed sustainability into our people strategy by fostering literacy on sustainable practice within our employees and promoting volunteering with The Human Safety Net
Reduce by 40% emission intensity by 2030 vs. year-end 2021 on GC&C portfolio			
Contribute to 8-10% GWP CAGR in Group climate insurance solutions			
			
GREEN AND JUST TRANSITION	SOCIETAL RESILIENCE	JOIN FORCES FOR A POSITIVE IMPACT ON PEOPLE AND PLANET	PEOPLE POWERED

OUR SUSTAINABILITY PRIORITIES



CLIMATE CHANGE MITIGATION

Supporting the transition to a low-carbon economy

We support our Group commitment to achieve **net-zero greenhouse emissions by 2050**.

To support this ambition we apply exclusions and restrictions to underwriting business in the coal, oil and gas sectors. We aim to reduce the emissions intensity in our portfolio of corporate clients, and offer climate insurance solutions, including coverages for renewable energy projects. We support our clients' transition journeys and address their environmental challenges through dialogue, expertise and risk management solutions.



-33.7% at YE25

REDUCTION IN EMISSION INTENSITY OF GC&C PORTFOLIO OF CLIENTS WITH PUBLIC DATA SINCE YE21

GC&C level



€2.2 BN in YE25

(+22% YOY) IN CLIMATE INSURANCE SOLUTIONS GROSS WRITTEN PREMIUMS

Group level

2025 Generali Group, Annual Integrated Report and Consolidated Financial Statements



CLIMATE CHANGE ADAPTATION

Strengthening resilience to climate-related risks

As climate risk volatility intensifies, companies and public organisations are looking for new ways to strengthen resilience and preparedness.

We are committed to **strengthening societal resilience** and reducing the **natural catastrophe protection gap** through dedicated insurance solutions.

This includes **parametric coverages – which we provide globally as Generali Group's centre of excellence** – supporting long-term resilience and sustainable growth for companies and communities alike.





PARTNERSHIP DEVELOPMENT

Building partnerships to accelerate sustainable progress

We believe that **meaningful impact can only be achieved by joining forces between the public and private sectors.**

As Generali Group's **centre of excellence for parametric insurance**, we contributed to a joint report with **UNDP** exploring how these solutions can help organisations prepare for natural hazards and strengthen financial resilience.

In addition, we provide technical expertise to support climate-resilient and sustainable coffee value chains in East Africa, through UNIDO's **Advancing Climate-Resilience and Transformation in African Coffee (ACT) Programme**.

We continue to support our **corporate clients** on their sustainability journeys, reinforcing our role as a Lifetime Business Partner through sustainability-linked initiatives and collaborations.



WORKFORCE TRANSFORMATION

Empowering our people and reducing our operational impact

As part of Group's role as a Responsible Employer, we promote **wellbeing, diversity, equity and inclusion**, support **continuous learning** and implement more flexible and sustainable ways of working, reducing the impact of our own operations.

At GC&C we are committed to mobilise our people as volunteers of The Human Safety Net and promote initiatives that strengthen sustainability literacy across the organisation.



-48.5%

REDUCTION OF GROUP OWN OPERATIONS EMISSIONS
COMPARED TO 2019

Group level



300

COLLEAGUES JOINED THE FIRST GC&C X THSN
GLOBAL STEP UP CHALLENGE IN 2026

GC&C level

2025 Generali Group, Annual Integrated Report
and Consolidated Financial Statements

THE HUMAN SAFETY NET

The Human Safety Net is Generali's foundation, a global initiative activated as a **movement of people helping people**, aiming to unlock the potential of people living in vulnerable circumstances. It has two programs: **For Families** supports parents living in vulnerable circumstances during the first six years of their children's lives, while **For Refugees** contributes to refugees' and migrants' inclusion through work and entrepreneurship into their host countries.

Since 2017, it has reached **more than 1.3 million people worldwide**. Together, these two programs generate measurable impact, with 71% of children benefiting from improved access to early learning opportunities and 91% of participants reporting

improved socio-economic inclusion.

It brings together the strengths of non-profit organisations and the private sector in 25 countries across Europe, Asia and South America, with a network of 98 NGOs.

Located in the heart of Venice, **the Home of The Human Safety Net** is a unique space dedicated to the movement of people helping people and accelerating its programs and mission. It welcomes an **open network** of individuals, organisations, and institutions committed to development and social inclusion.

PROCURATIE

VISIT DISCOVER PLAY



THE HUMAN SAFETY NET



25 ACTIVE COUNTRIES

98 ACTIVE PARTNERS

FOR FAMILIES

The Human Safety Net accompanies parents and caregivers in difficult social or economic conditions to offer their children (0-6) a brighter future.

FOR REFUGEES

The Human Safety Net supports refugees and migrants in vulnerable circumstances in accessing opportunities for economic empowerment in the communities where they reside.

Achievements since 2017

1,347,433 parents and children reached

18,170 refugees and migrants reached



*We help organisations
strengthen resilience, contribute
to closing the protection gap
and create long-term value
for businesses, people, and
communities at large.*

*your LIFETIME
BUSINESS PARTNER*

GC&C Sustainability

Building a sustainable future together



generaliglobalcorporate.com



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