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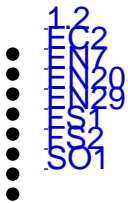
# Climate change risks and opportunities

The Generali Group views climate change as a source of risk, on one hand, and opportunity, on the other, for the Group. The Group constantly monitors the evolution of climate change risks, also using special stochastic models for such purposes. Given the recent evolution of the climate and that forecast for the future, the following three categories of risks have been identified:

- The remaining area of increase in climate factors can already be seen is the greater frequency and scope of catastrophic events, such as floods, droughts, fires, etc. in certain areas and considered to be a source of potential strategic risk, which may have a significant impact on the Group's operations.
- Oil and gas prices in the next few years are expected to increase significantly, which may have a negative impact on the Group's operations.

The increase in exposure to climate change risk over the next few years could also result in opportunities, which the Group is already exploiting.

- The use of new technologies, deriving from greater attention to environmental subjects, may result in the development of new products and services, which exploit new technologies (email, smartphones, tablets, etc.).
- Investments in energy efficiency and renewable energy sources may result in the development of new products and services, which exploit new technologies (email, smartphones, tablets, etc.).




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