

Unipol Group in a Nutshell

Leader in Non-Life Insurance in Italy

- #1 in **Motor** and **Health** in Italy mkt shares 22% Motor, 23% Health
- Focus on **Non-Life** 8.7 €bn premiums, market share 19%
- #1 in **Telematics** in Europe 4m client vehicles with blackbox
- #1 **Sales Network** in Italy 2,000 agencies
- **Omnichannel** approach agencies, banks, direct
- Prominent operator in **Life** 6.4 €bn premiums, market share >6%

Operating in Life, Evolution to Ecosystems

- ~ **20% stake in BPER & BPSO** ~1 €bn investment
~1.4 €bn unrealized gains*
- Bancassurance agreement
in Life and Non-Life 2.8 €bn premiums
- Ongoing evolution from insurance leadership to **Ecosystems** leadership:
 - Mobility LTRental, Road assistance, Spare parts, Electr. toll
 - Welfare Health Centres and Services
 - Property Utilities, Tradespeople network, Apartm. buildings

Stable Shareholders' Structure, Sustainable Strategy

- **Unipol stock** listed on the Italian Stock Exchange
- Incl. in the main **Indexes** FTSEMIB, MIB®ESG
- Long-term controlling **shareholders** Italian Cooperatives
- **#1 in Reputation** among FIG in Italy
- Strong commitment to **SDGs** focus on UN 2030 SDGs n. 3, 8, 11, 12, 13

Solid Results, Attractive Dividends

KPIs	ref. date	Unipol	
		Total	per share
Market Cap	30/12/24	8.6 €bn	12.03€
Net result (adj.)	FY23	834 €m	1.16€
Dividend	FY23	273 €m	0.38€
Shareholders' Equity	FY23	8.0 €bn	11.11€
P/E 2025**	30/12/24		7.1x
Avg. Dividend Yield	2022-2023		7.1%

FY23 figures, unless otherwise reported. Market shares 2023, Italian market (source: ANIA). Reputation data source: Italy RepTrak® Analysis. *Based on stock prices at 30/12/24. ** Source: IBES