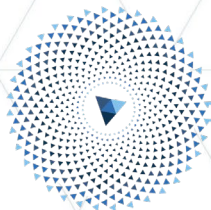


UNIPOL 2025-2027 STRATEGIC PLAN

***Stronger* | *Faster* | *Better***





## INTRODUCTION AND KEY MESSAGES



**Unfolded fundamental and financial value creation with Unipol share being best performer in 2024**  
(1<sup>st</sup> among FTSE MIB<sup>®</sup> and Stoxx Europe 600 Insurance<sup>®</sup>)



**Distributed dividends for approx. 1.3 €bn<sup>a</sup>**  
during the span of 2022-2024 “Opening New Ways” strategic plan (+34% vs plan’s target)



**Consistent technical and investment profitability despite headwinds**  
(e.g. Nat Cat, inflation, geopolitical instability, financial market volatility, etc.)



**Successful banking strategy**  
with remarkable return on investments and a distinctive bancassurance model



**Unipol share still undervalued**



**Outstanding EPS and DPS growth expected in the next 3 years**  
leveraging assets built over the last 15 years

All notes are on pages 43-44





# AGENDA

1

Opening New Ways  
2022-2024  
Results achieved

2

Market overview

3

Strategic guidelines

4

Industrial Plan

5

Targets  
and closing remarks





# AGENDA







## OPENING NEW WAYS: FINANCIAL TARGETS ACHIEVED

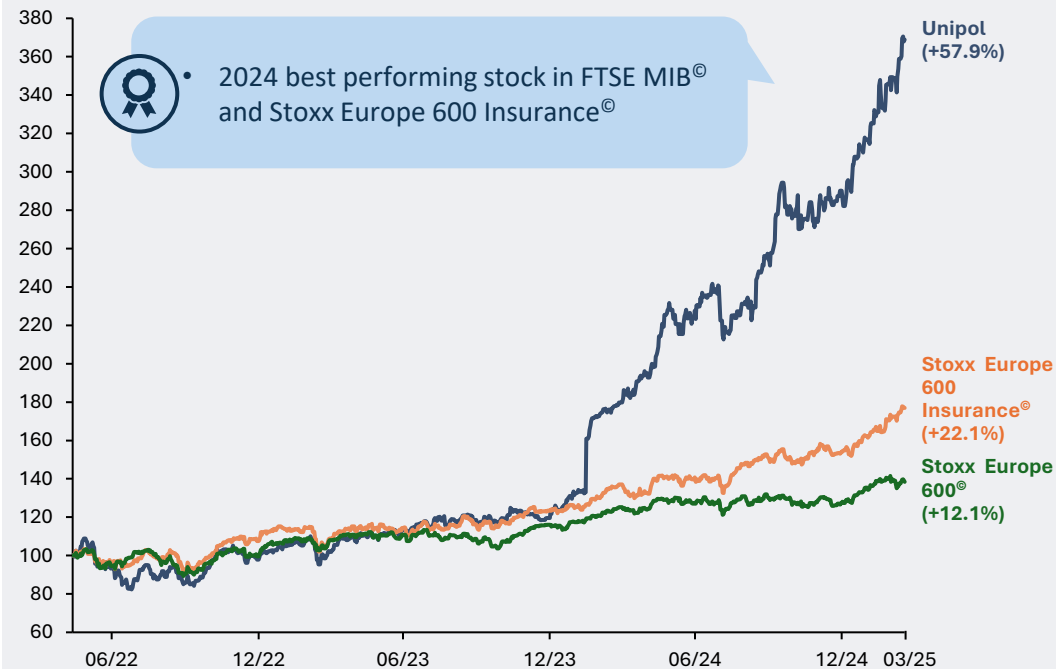
Financial targets			
€m   %	2022-2024 actual	2022-2024 target	2022-2024 actual vs target
Consolidated cumulative net profit <sup>a</sup>	2,957	2,300	+29%
Insurance Group cumulative net profit <sup>b</sup>	2,319	2,104	+10%
Cumulative dividends <sup>c</sup>	1,283	958	+34%
Solvency 2 ratio (cons. PIM)	212% <sup>d</sup> 260% <sup>d, e</sup>	150%-180%	ca. +32 p.p. <sup>f</sup>

All notes are on pages 43-44



## Financial performance

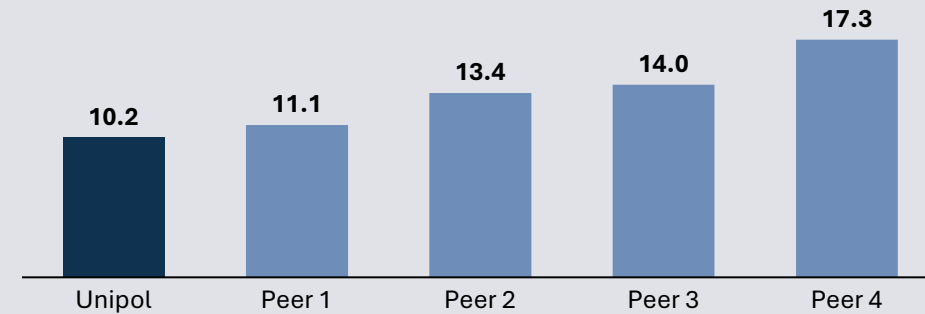
### Relative Total Shareholder Return<sup>a</sup> (annualised TSR in brackets)



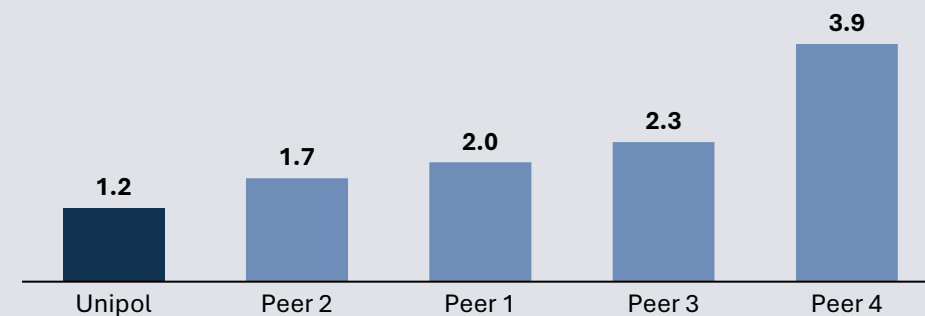
Source: Bloomberg (data as of 21/03/2025)

All notes are on pages 43-44

### P/E 2024 ratio Unipol vs main peers<sup>b</sup>



### P/BV 2024 ratio Unipol vs main peers<sup>b</sup>



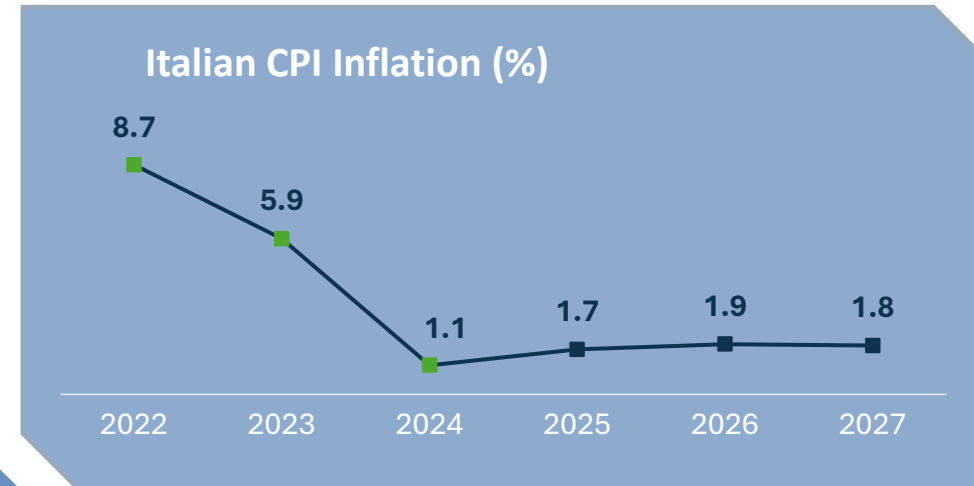
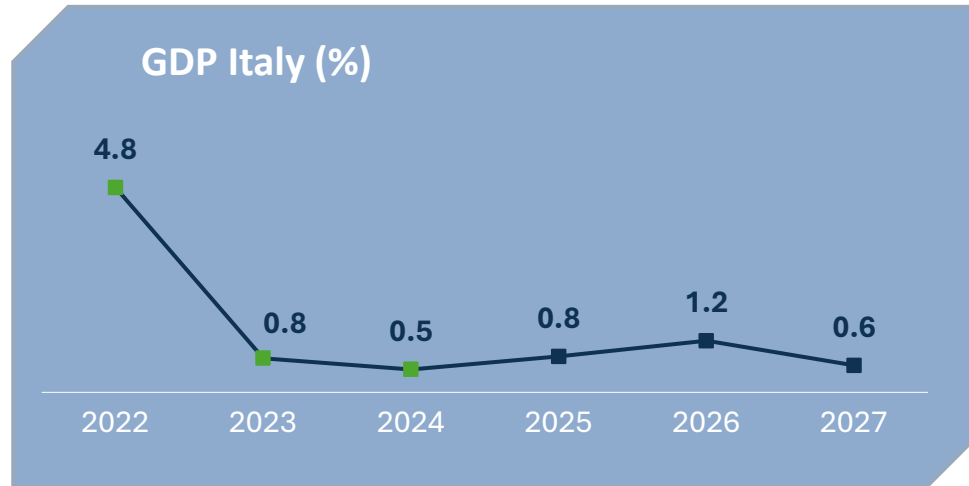


# AGENDA

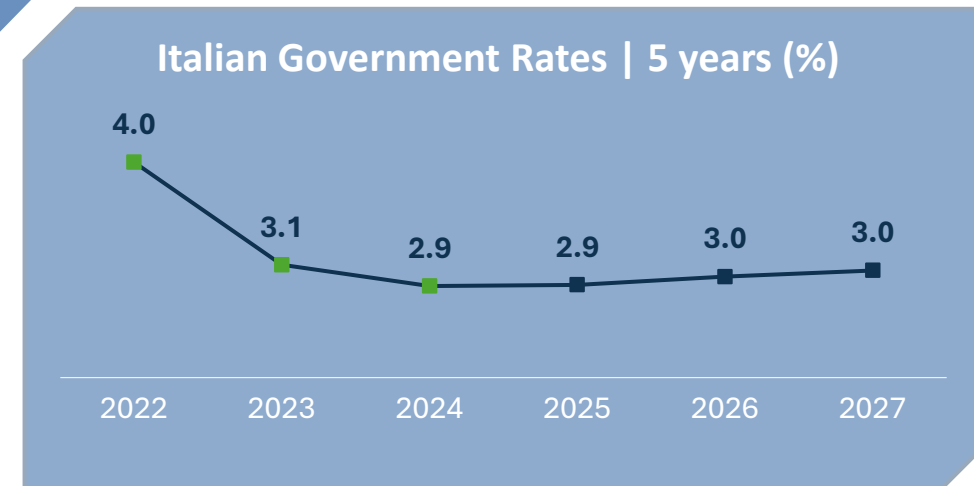
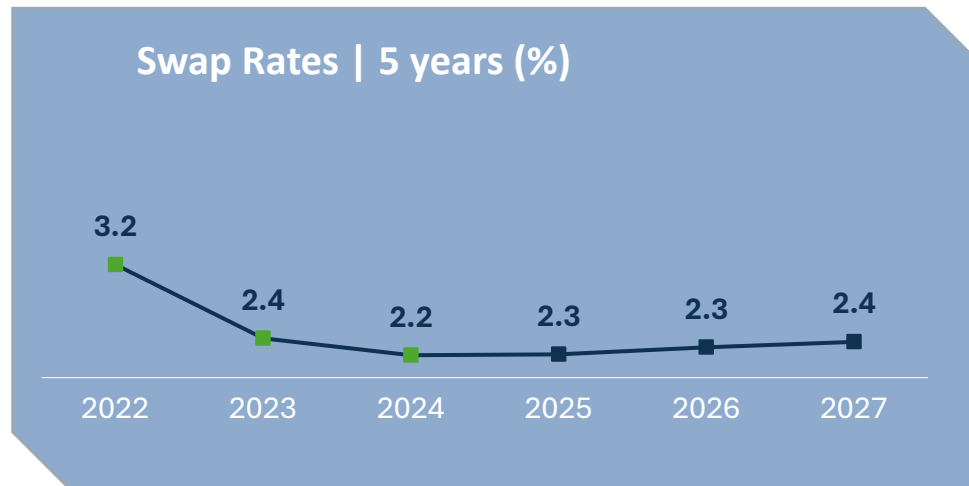











# MACROECONOMIC SCENARIO AND FINANCIAL ASSUMPTIONS UNDERLYING THE 2025-2027 STRATEGIC PLAN



■ Actual data  
■ Forecasts



Source: Unipol Economic Research Department

	MOTOR	NON-MOTOR	HEALTH	LIFE
Premiums				
Profitability				
Distribution channels	<ul style="list-style-type: none"> <li>The <b>agency channel</b> continues to grow in absolute terms and remains <b>leader in the Motor and Non-Motor markets</b></li> <li>The <b>banking channel</b> is confirmed as a <b>growth driver</b></li> <li>The <b>contribution of the digital channel</b> is confirmed as <b>significant in the Motor Business</b></li> <li><b>All distribution channels</b>, especially <b>bancassurance</b>, benefit from the growth of the <b>Health business</b></li> </ul>			<b>Bancassurance</b> confirmed its leadership in the <b>Life business</b>





## THE COMPETITIVE SCENARIO

### AGEING POPULATION

Increased demand for **medical services** and public **health system** already **under pressure**

### CLIMATE CHANGE

Growing demand for protection driven by the increase in frequency and severity of atmospheric events

### TECHNOLOGY & AI

Increasingly **pervasive** diffusion of **technology** and **AI** that enables **high-potential opportunities**

### CUSTOMER BEHAVIOUR

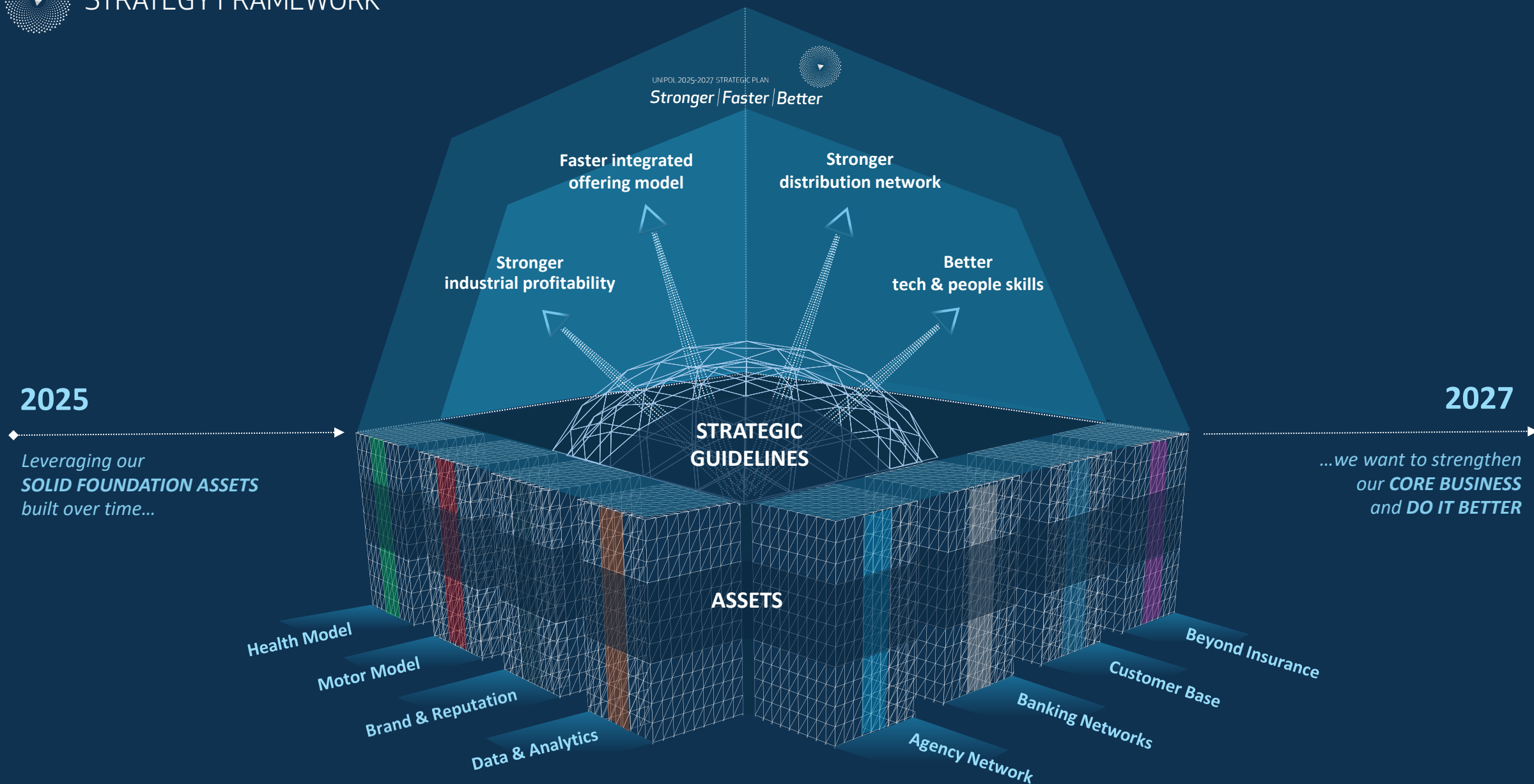
Evolution of the Customers' **purchasing behaviour** that requires **customised** and **real-time services**





# AGENDA







# THE 4 STRATEGIC GUIDELINES



## STRONGER INDUSTRIAL PROFITABILITY

- Risk-based portfolio growth and optimisation
- Product engineering and dynamic portfolio management
- Health sustainable growth

## FASTER INTEGRATED OFFERING MODEL

- Data-driven innovative retail platform
- Phygital health offering
- Beyond insurance services Customer-centric growth



## STRONGER DISTRIBUTION NETWORK

- Omnichannel distribution model Agency Network-centric
- Bancassurance productivity boosting



## BETTER TECH & PEOPLE SKILLS

- Tech platforms evolution
- AI driven solutions scale-up
- Tech skills massive adoption





# AGENDA







# THE 4 STRATEGIC GUIDELINES



## STRONGER INDUSTRIAL PROFITABILITY

- Risk-based portfolio growth and optimisation
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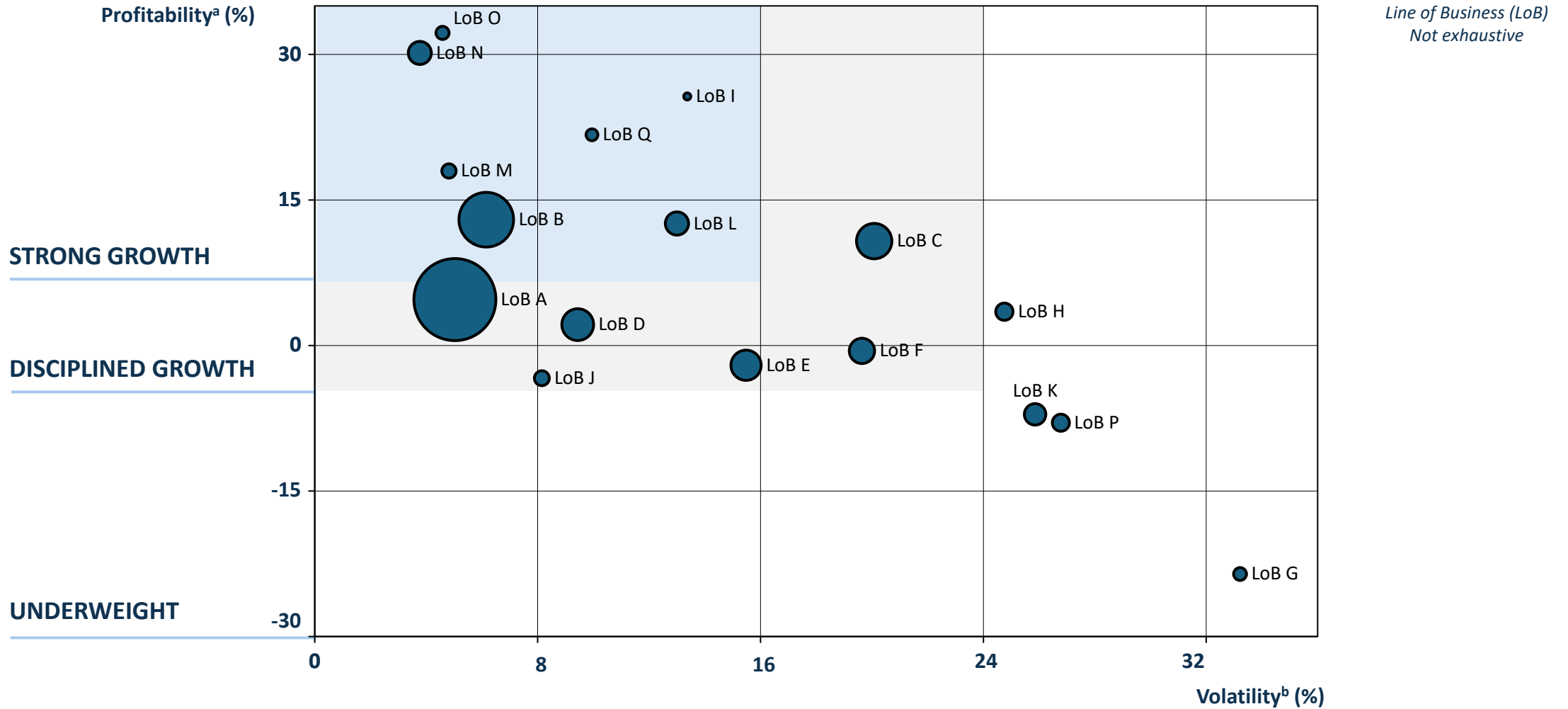
## STRONGER DISTRIBUTION NETWORK

- Omnichannel distribution model agency network-centric
- Bancassurance productivity boosting

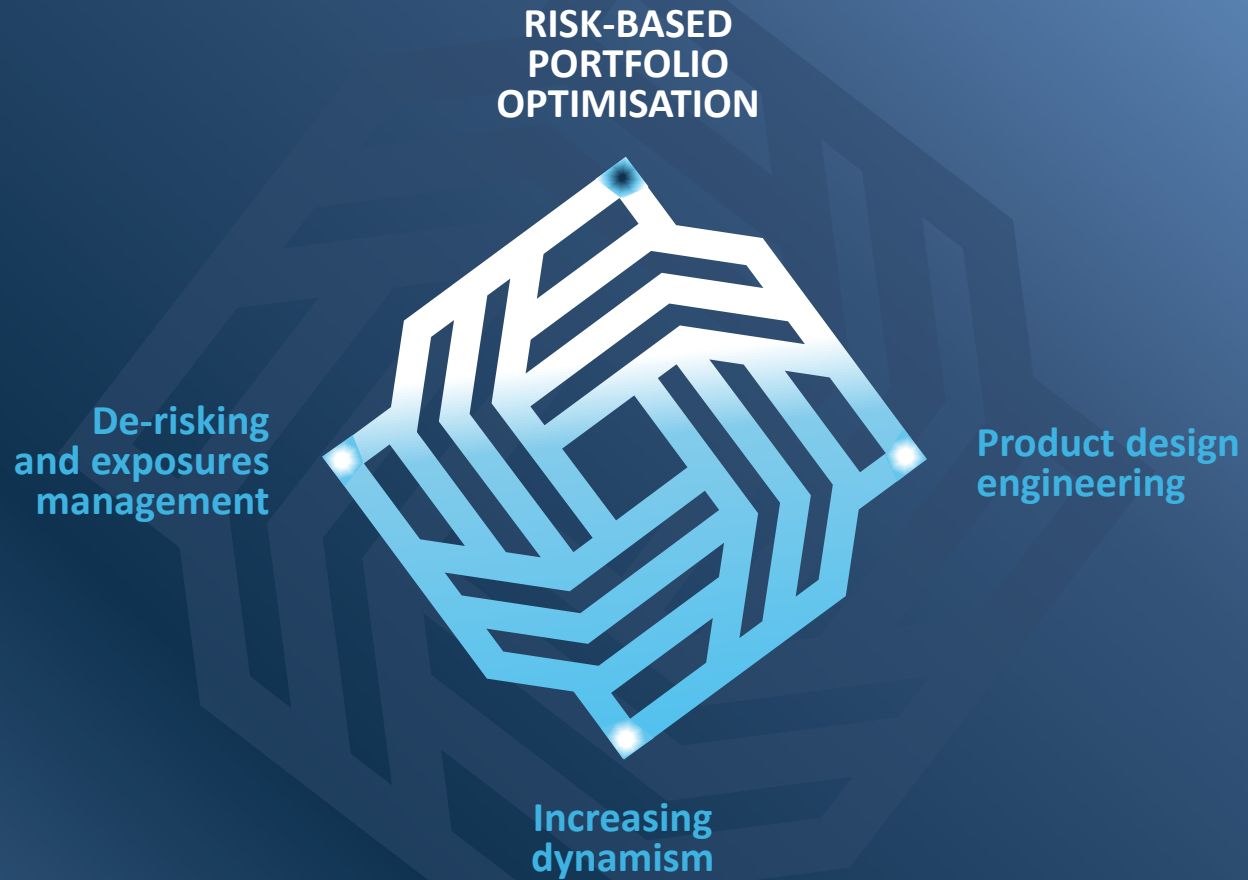
## BETTER TECH & PEOPLE SKILLS

- Tech platforms evolution
- AI driven solutions scale-up
- Tech skills massive adoption





All notes are on pages 43-44



Value drivers Motor

Value drivers Non-Motor

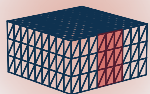
Value drivers Life & Health





## ASSETS

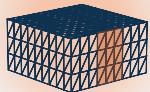
### Motor Model



~76% settlement speed  
current year MTPL

Network of **2,876** body repair shops  
and **211** UnipolGlass centers

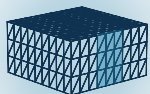
### Data & Analytics



**6bn** journeys recorded  
by Unibox in 2024

**Over 130**  
variables for Motor pricing

### Customer Base



**>10m** insured vehicles  
~84% retention MTPL

Injury claims  
settlement model  
more effective  
in containing costs

Large claims  
industrialisation

## CLAIMS SETTLEMENT



AI/ML algorithms to improve retention,  
conversion and profitability models

## PRICING & UNDERWRITING



## OFFER

Data-driven retail  
omnichannel platform scale-up

Fleet and Car Maker  
and Dealer offering evolution

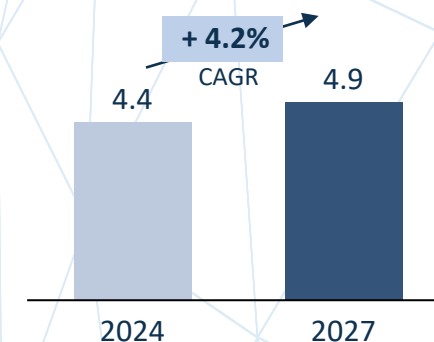
## TELEMATICS



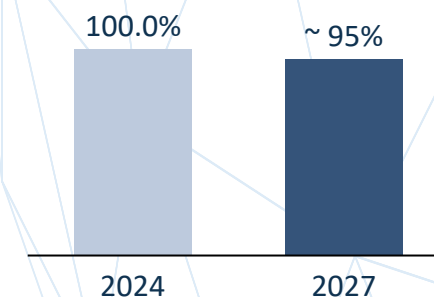
Development and integration  
of the **Smart Move** device  
into the omnichannel telematics offering

## 2027 TARGET

### Group Motor premium income (€bn)



### Group Motor CoR

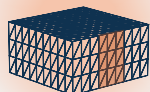




# VALUE DRIVERS NON-MOTOR

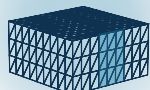
## ASSETS

### Data & Analytics



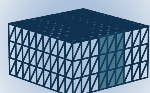
~600 Data scientists  
and AI experts

### Customer Base



~16.9m Customers of the Group  
~88% retention Non-Motor

### Brand & Reputation



Unipol brand **Top of Mind**

New Nat Cat claims  
settlement model

Industrialisation in **Property  
and General Liability**  
claims management

## CLAIMS SETTLEMENT



Product engineering and **dynamic pricing**  
model **sophistications** on new business and renewals

## PRICING & UNDERWRITING



## OFFER

Nat Cat offering  
with focus on **disciplined**  
**exposures management**

## PORTFOLIO MANAGEMENT AND INCREASED DYNAMISM



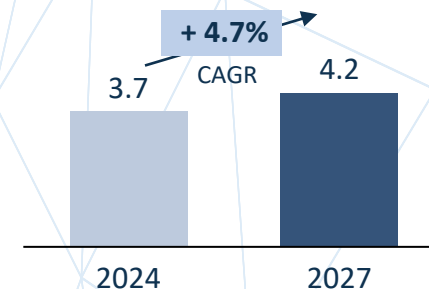
Increase in **dynamism** through  
an **innovative** portfolio management **approach**

Stronger  
industrial profitability

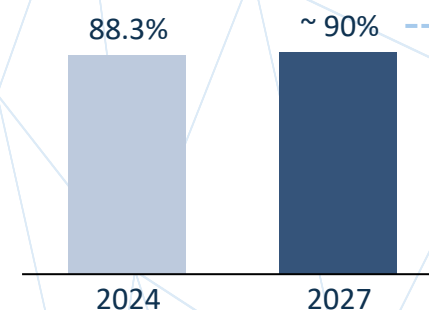


## 2027 TARGET

Group Non-Motor  
premium income (€bn)



Group Non-Motor CoR<sup>a</sup>



Effect of estimated probability  
of Nat Cat claims

All notes are on pages 43-44

Stronger product engineering supported by AI and faster portfolio management  
through de-risking and exposures management







*Illustrative for Line of Business Property*

## KEY ENABLERS

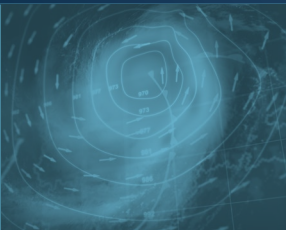
Weather related  
claims analysis  
with AI



Additional data  
from external DB



Risk maps



## New tariff variables

Presence  
of underground floors

Area (sq.m)  
of photovoltaic panels

Panel to roof area ratio

Territory parameters

## New granularity of guarantees and controls

New thresholds of  
deductible/maximum  
coverage

Photovoltaic systems

Falling trees



Enhance **pricing**  
and **risk selection**  
for new business



Increase the **accuracy**  
in portfolio management



Improvement  
of the **portfolio**  
**future profitability**





## CUSTOMER BENEFITS

No contractual constraints

**No  
constraints**



Greater flexibility  
and freedom  
at the renewal stage

**Increased  
flexibility**



Full transparency with  
clear and simple conditions

**Transparency**



**REMOVAL  
OF AUTOMATIC  
EXTENSION FOR  
NON-MOTOR  
POLICIES**



## COMPANY BENEFITS



**Reputation**

Greater transparency and  
trust perceived by Customers  
with positive impact on  
retention



**Speed**

Ability to react rapidly  
to economic and  
environmental changes



**Optimisation**

Smoother  
relationship upon  
renewal/no cancellation





## 2024 vs 2023

Premiums<sup>a</sup>

EARTHQUAKE

+8%

FLOOD

+17%

SEVERE CONVECTIVE  
STORM

+33%

Annual probabilistic expected loss

-9%

-15%

-14%

Key success factors

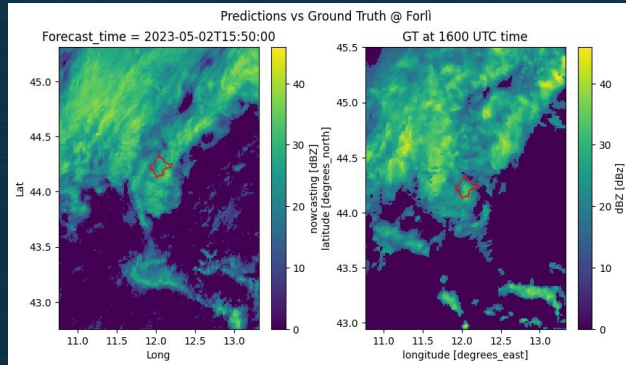
- Product engineering
- Agency Network
- Retention resiliency
- Group reputation

All notes are on pages 43-44





Real time notifications  
of severe precipitation events  
based on radar reflectivity maps



REAL TIME  
ALERTS



ARTIFICIAL  
INTELLIGENCE



CLAIMS  
BUSINESS  
MANAGEMENT



Instant impact estimation  
and best settlement  
strategy choice

AUTOMATIC  
PROCESS  
ORCHESTRATOR



CUSTOMER TYPOLOGY  
DIGITAL DATA (PHOTO, APP)  
SPECIFIC NAT CAT EVENT  
DAMAGE TYPOLOGY  
DAMAGE SEVERITY

AI applications  
in the Claims area

- Evaluation of the optimal negotiable value and preparation of scripts
- Cost/frequency analysis of single risk objects from expert reports
- What-if analysis on portfolio terms and conditions

Operating model for Nat Cat claims enhanced by process innovation,  
technology and artificial intelligence



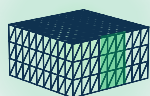




# VALUE DRIVERS LIFE AND HEALTH

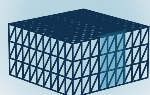
## ASSETS

### Health Model



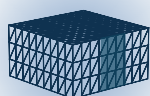
Group-owned Health Centers (~50)  
First affiliate network in Italy, with  
proprietary operations center

### Customer Base



~11m Health Group Customers  
~2.5m Life Group Customers

### Brand & Reputation



Unipol brand **Top of Mind**

Orchestration and delivery  
of services through the SiSalute  
platform (telemedicine,  
care manager, pharma)  
for **Protection** and **Health**  
products

## INNOVATION



## OFFER

Launch of a new **omnichannel** and **modular**  
Health product, **combined with** SiSalute services

Enhance **synergies** between **prevention**  
and **protection** offering

**Investment** and **Savings** products enlargement



## TECHNICAL EXCELLENCE AND OPERATIONS

Advanced product  
engineering for **managing**  
**claims frequency**

Claims settlement  
**automation** with  
**AI pathology model**

Life portfolio management  
with **focus on renewals**  
at maturity

## DISTRIBUTION



**Boost** of the Health **business mix** across channels,  
including digital, to **increase retail Customer share**

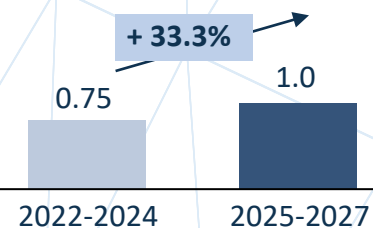
**Stronger leadership**  
in **Pension Funds** and **Health Funds**

**Stronger**  
**industrial profitability**

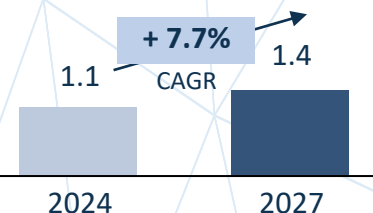


### 2027 TARGET

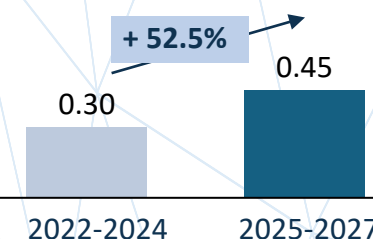
#### Group Life New Business Value<sup>a</sup> (€bn)



#### Group Health premium income<sup>b</sup> (€bn)



#### Group Health insurance service result<sup>c</sup> (€bn)



All notes are on pages 43-44

**Better insurance-services integrated model for Customers**







# THE 4 STRATEGIC GUIDELINES



## STRONGER INDUSTRIAL PROFITABILITY

- Risk-based portfolio growth and optimisation
- Product engineering and dynamic portfolio management
- Health sustainable growth

## FASTER INTEGRATED OFFERING MODEL

- Data-driven innovative retail platform
- Phygital health offering
- Beyond insurance services Customer-centric growth



## STRONGER DISTRIBUTION NETWORK

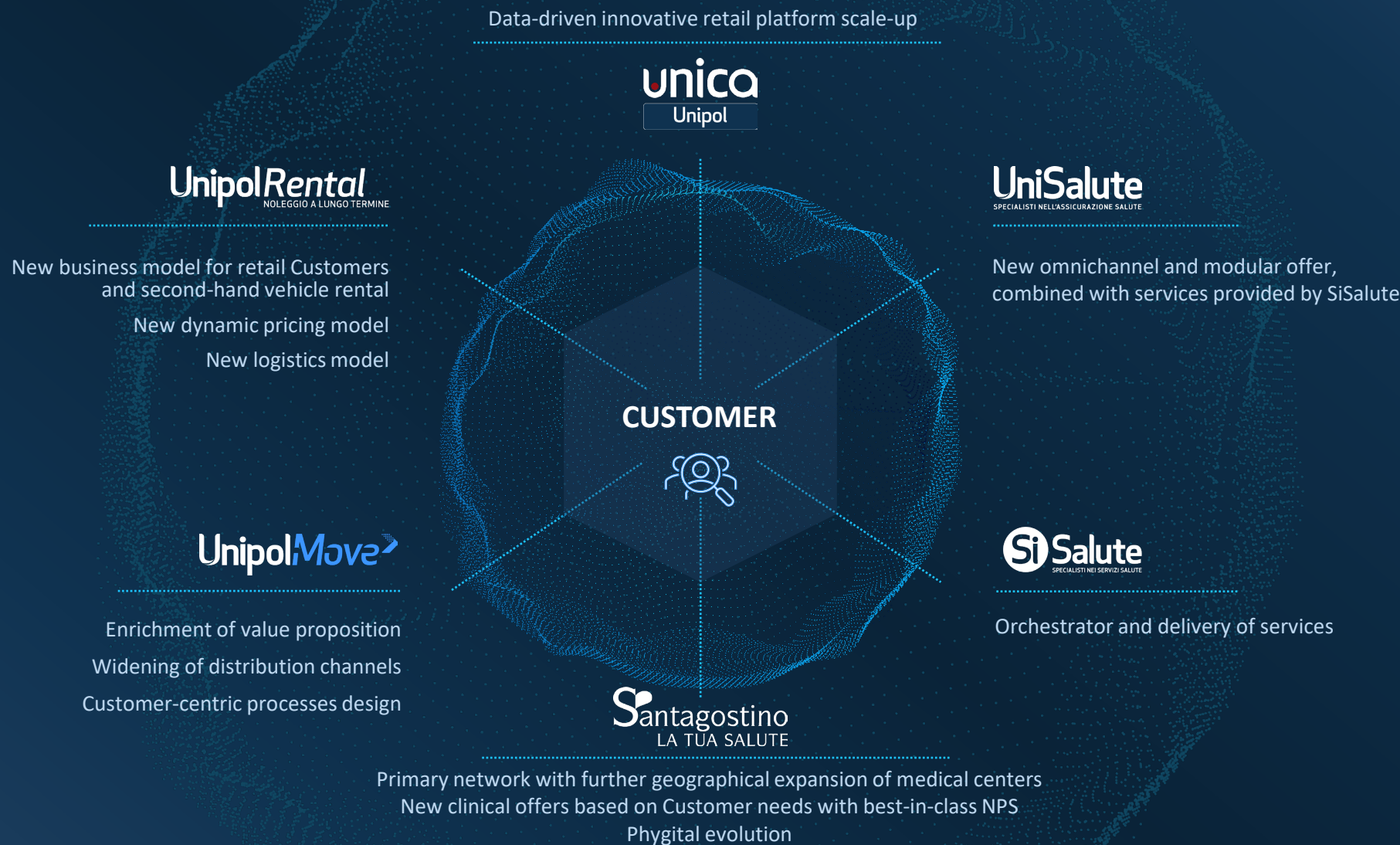
- Omnichannel distribution model Agency Network-centric
- Bancassurance productivity boosting

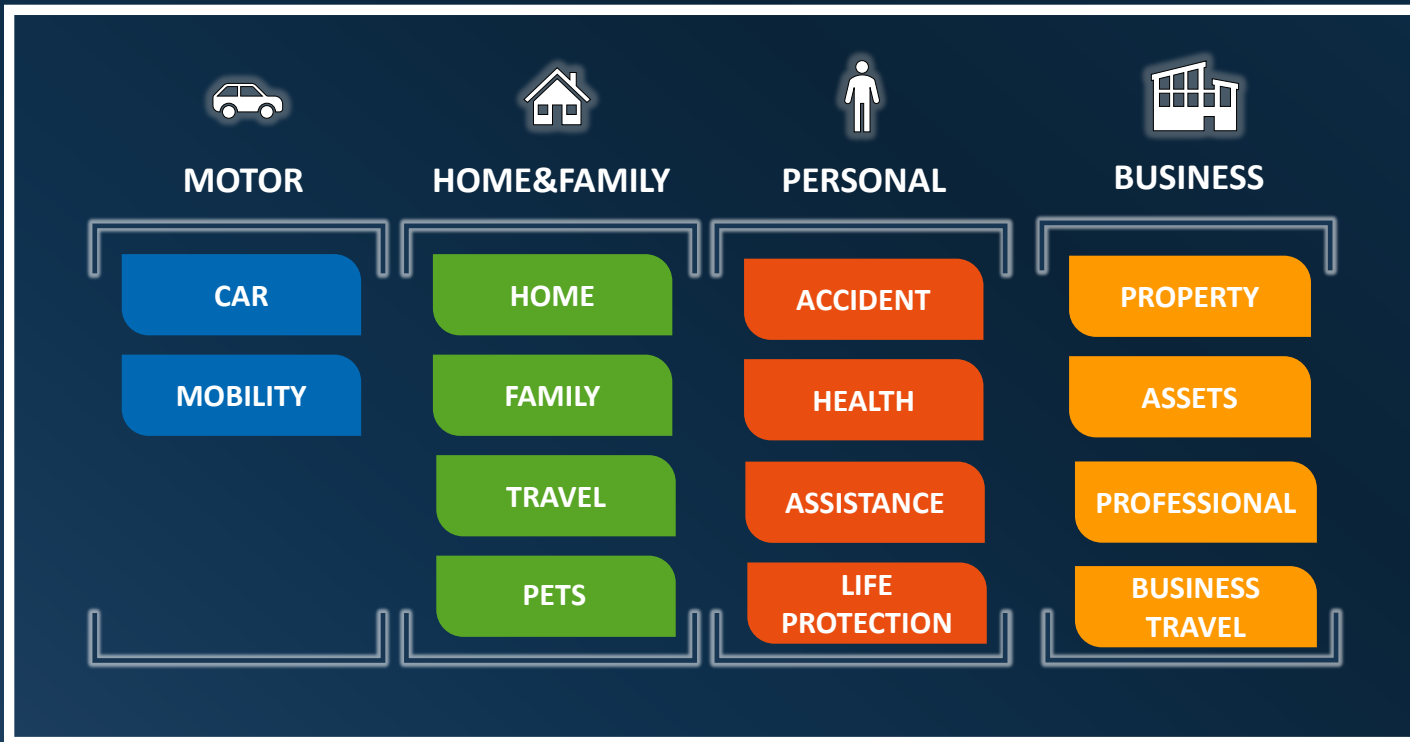


## BETTER TECH & PEOPLE SKILLS

- Tech platforms evolution
- Platform and AI driven solutions scale-up
- Tech skills massive adoption







**Single offer**

4 insurance areas  
and 14 protection areas



**Single contract**

signed by an **insurance decision-maker**  
on behalf of family members



**Full omnichannel distribution model**



**Enhanced technical excellence** in both  
new business and existing portfolio



**New operating model** in terms  
of information system and processes







## TELEMATICS

Pricing based on Pay-per-Use  
and driving style

Crash detection

Crash reconstruction

Roadside assistance

Real-time information

### SMART MOVE SINGLE DEVICE

Customers are allowed to "activate" and "deactivate"  
the telematic-insurance and electronic toll collection  
services based on their preference



## ELECTRONIC TOLL SERVICES

Motorway e-toll payment

Access to limited traffic areas

Parking

Refuelling

Fines and car tax

Other mobility services

Enhancement of synergies between telematics,  
electronic payment services and insurance business





# THE 4 STRATEGIC GUIDELINES



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## BETTER TECH & PEOPLE SKILLS

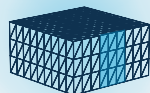
- Tech platforms evolution
- AI driven solutions scale-up
- Tech skills massive adoption





## ASSETS

### Agency Network



~3,700 Agents

~1,600 Specialists

~25,000 Agency Personnel  
and Subagents



Group assets supporting  
the leading Agency  
Network in Italy

Fully omnichannel model,  
which enhances the centrality  
of the Agency Network

Support to the development  
of a new generation of Agents

## OMNICHANNEL



Stronger specialisation,  
leveraging on  
**Insurance Family Specialists**  
and **Financial Family Specialists**  
with increased effectiveness  
of distribution potential

## SPECIALISTS



## SALES CAPACITY ALLOCATION

Advanced planning thanks to new value-driven  
**capacity allocation** tools for both  
Agency Network and the Company

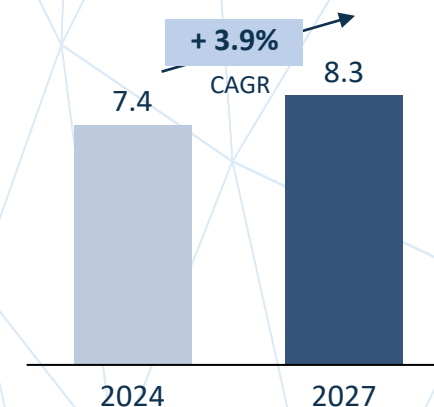


## NEW CRM SYSTEM

New advanced CRM system  
to support the **commercial strategy**  
and **targeting**, strengthening  
**Customer centricity**

## 2027 TARGET

Non-Life premium  
income<sup>a</sup> (€bn)



All notes are on pages 43-44

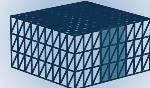






## ASSETS

Brand & Reputation



Unipol reputation  
to support the banking channel



Dedicated  
**Bancassurance platform**  
leveraging **Unipol assets**

Uniport – new IT platform  
for bancassurance

Customer support evolution

## DISTRIBUTION MODEL



## LIFE OFFER



Boost in **capital-light offer**

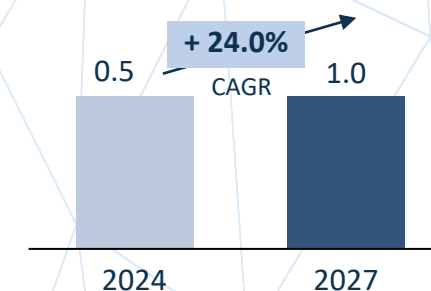
Strengthening the **protection**  
business with **bundled solutions**

## NON-LIFE OFFER

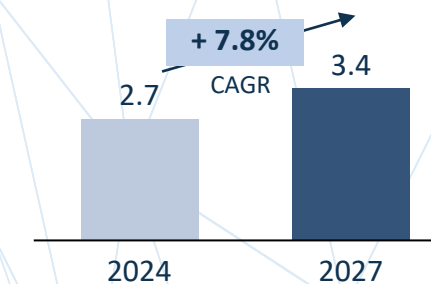
Evolve offering  
in terms of product innovation  
and multichannel services  
**to increase volumes and  
maximise portfolio profitability**

## 2027 TARGET

### Non-Life premium income<sup>a</sup> (€bn)



### Life premium income<sup>b</sup> (€bn)



All notes are on pages 43-44

Boosting the insurance productivity through the banking channel  
leveraging the distinctive Unipol bancassurance model





# THE 4 STRATEGIC GUIDELINES



## STRONGER INDUSTRIAL PROFITABILITY

- Risk-based portfolio growth and optimisation
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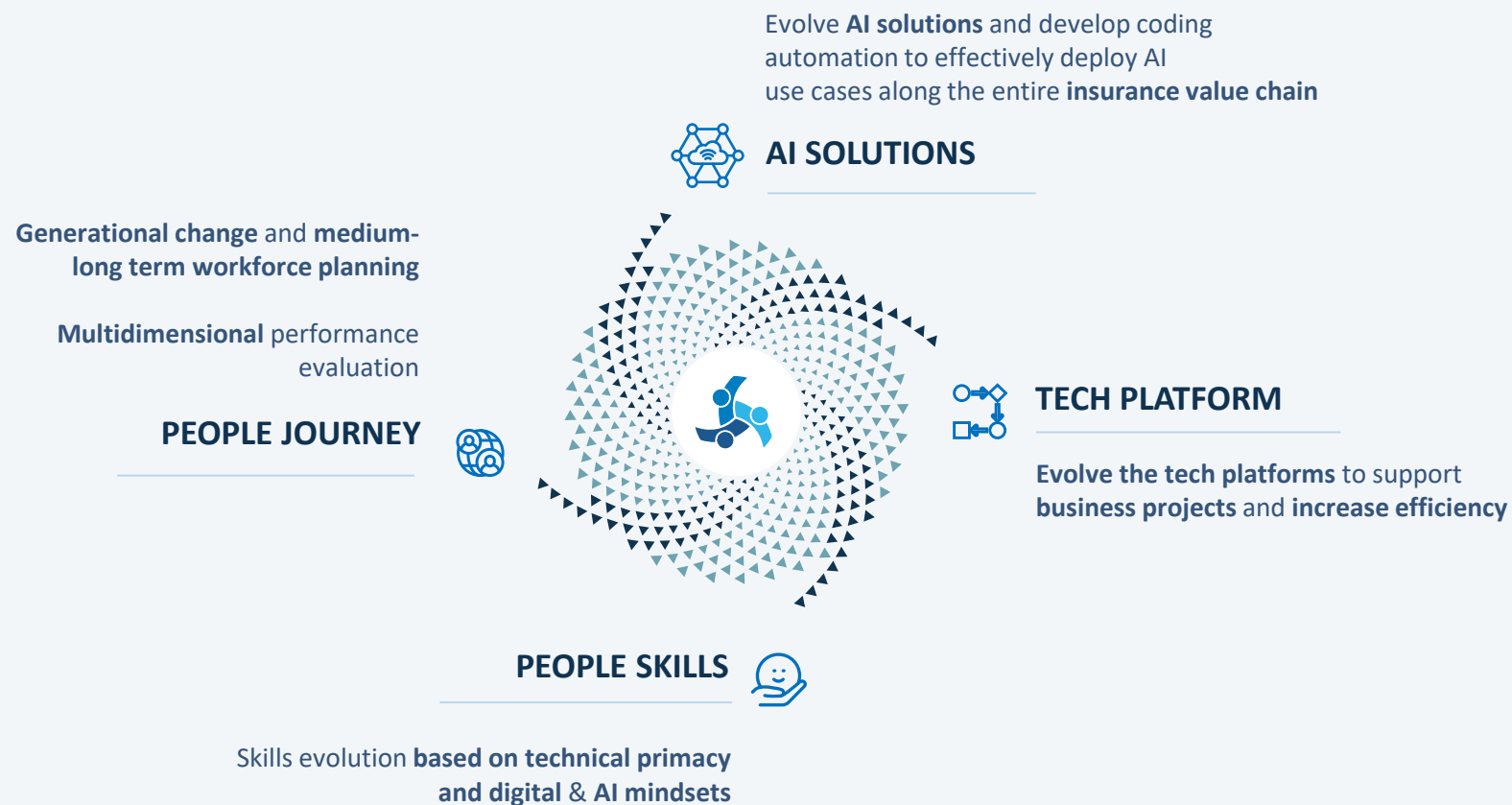
## STRONGER DISTRIBUTION NETWORK

- Omnichannel distribution model Agency Network-centric
- Bancassurance productivity boosting

## BETTER TECH & PEOPLE SKILLS

- Tech platforms evolution
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## 2027 TARGET

Tech Investments  
2025-2027

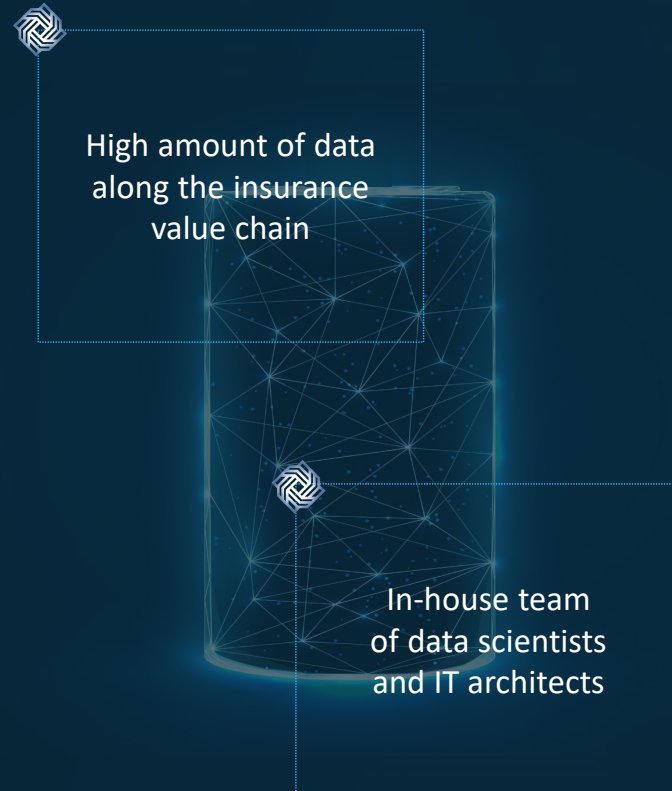
500 €m

Tech, digital  
and data scientists  
2025-2027

400  
new hires



## Unipol assets for GenAI development...

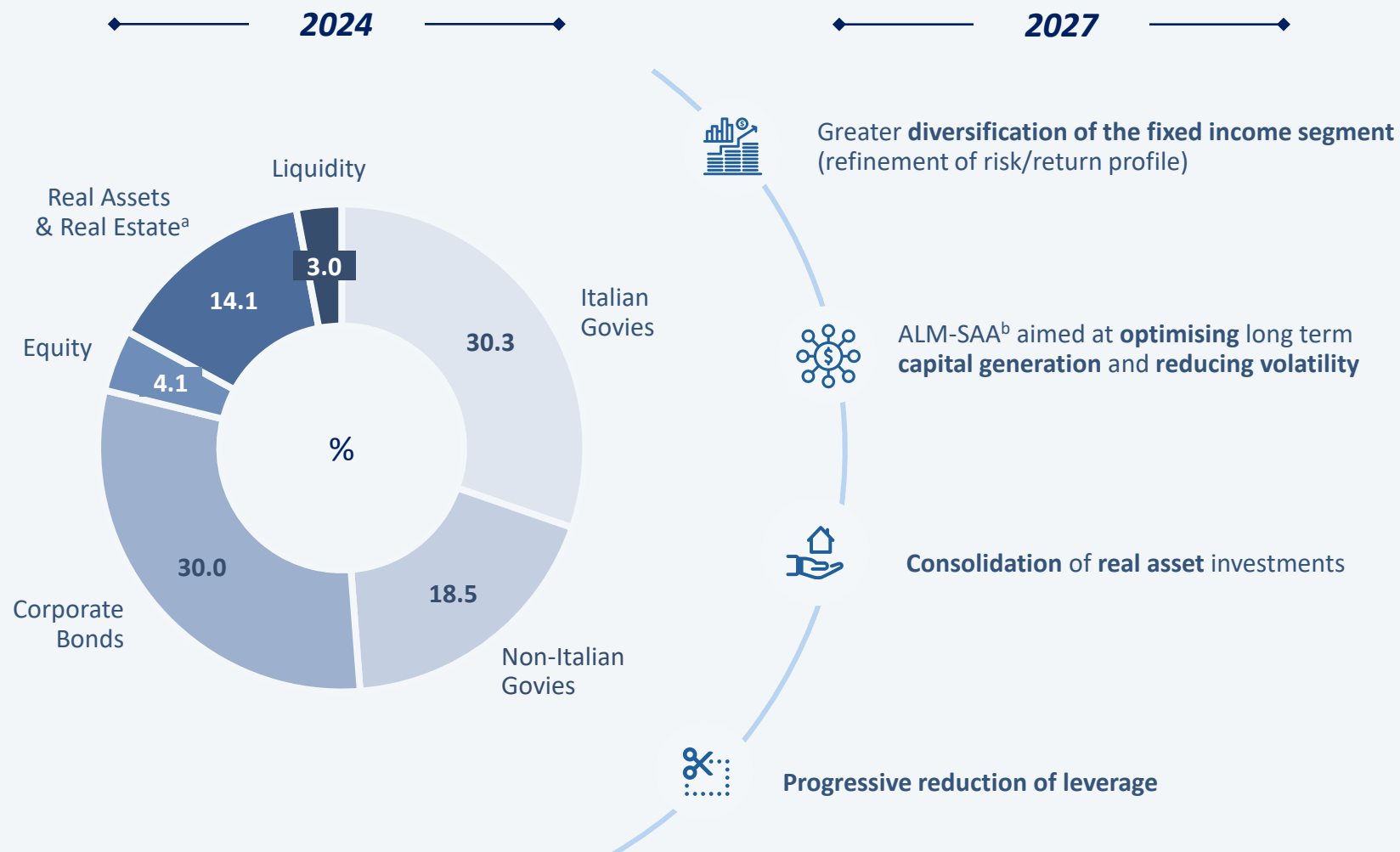


## ...and their scalability along the entire value chain

	Underwriting	Distribution and operations	Claims	IT and staff areas
Productivity	Acceleration and improvement of underwriting analyses	Customers and distribution networks support chatbot	Automation of administrative and claims settlement activities	Coding automation
Technical excellence	Portfolio data enrichment for proactive management of in-force business and renewals		Claim assessment with negotiation support	
Commercial effectiveness	Offer customisation Fast-quoting also on Nat Cat			



# STRATEGIC ASSET ALLOCATION



## 2027 TARGET

### Life average yield retained<sup>c</sup>

2024

1.0%

2027

1.1%

### Coupons and dividends yield<sup>d</sup>

2024

4.2%

2025-2027  
average

3.8%

All notes are on pages 43-44





## SUSTAINABILITY – AREAS AND TARGETS

AREAS	KEY INITIATIVES	TARGETS
CONTRIBUTING TO THE RESILIENCE OF BUSINESSES AND INDIVIDUALS TO CLIMATE CHANGE	<ul style="list-style-type: none"> <li>Nat Cat offering with focus on risk-based portfolio optimisation</li> <li>Nat Cat claims settlement model</li> <li>Product design engineering</li> </ul>	<b>600+ €m</b> of capital allocated (SCR Nat Cat) to mandatory coverage for enterprises
SUPPORTING THE POPULATION IN RESPONDING TO HEALTH AND WELL-BEING NEEDS	<ul style="list-style-type: none"> <li>Phygital health offering</li> <li>Enhancing synergies between prevention and protection</li> <li>Boosting of distribution channels to enhance retail health offering</li> </ul>	Healthcare services provided in the 2025-2027 period <b>~16 m</b>  NPS for proprietary network services <b>&gt;75</b>
FACILITATING THE ENVIRONMENTAL TRANSITION	<ul style="list-style-type: none"> <li>Telematics offering (greenbox) and tolling services</li> <li>Used vehicle rental</li> <li>Insurance Transition to Net Zero (FIT) membership</li> </ul>	Scope 1 and 2 net zero target (by 2030) <sup>a</sup> : <b>-63%</b> Scope 3 net zero target (by 2030) <sup>a,b</sup> : <b>-50%</b> <b>40%</b> of products with environmental and social impact <sup>a,c</sup>
STEERING THE WORKFORCE GENERATIONAL TURNOVER AND THE EVOLUTION OF TECHNOLOGY AND NEW SKILLS	<ul style="list-style-type: none"> <li>AI solutions development governance</li> <li>AI skills evolution</li> <li>Hiring of tech, digital experts and data scientists</li> <li>Generational turnover and workforce planning</li> </ul>	<b>170.000 training hours</b> in tech, digital, data science and AI in the 2025-2027 period

All notes are on pages 43-44





# AGENDA







Insurance KPIs			Unipol	
	2027 Target	Δ vs 2024		
Non-Life Premiums	10.6 €bn	+ 4.9% CAGR		
<i>of which Motor</i>	4.9 €bn	+ 4.2% CAGR		
<i>of which Non-Motor<sup>a</sup></i>	4.2 €bn	+ 4.7% CAGR		
<i>of which Health</i>	1.4 €bn	+ 7.7% CAGR		
Non-Life CoR	92.0%	- 1.6 p.p.		
Life premiums	7.4 €bn	+ 4.8% CAGR		

All notes are on pages 43-44





## Financial KPIs



### 2025-2027 cumulative target

2025-2027 consolidated net profit

3.8 €bn

2025-2027 Insurance Group net profit

3.4 €bn

~+13% EPS CAGR 24-27

2025-2027 dividends

2.2 €bn

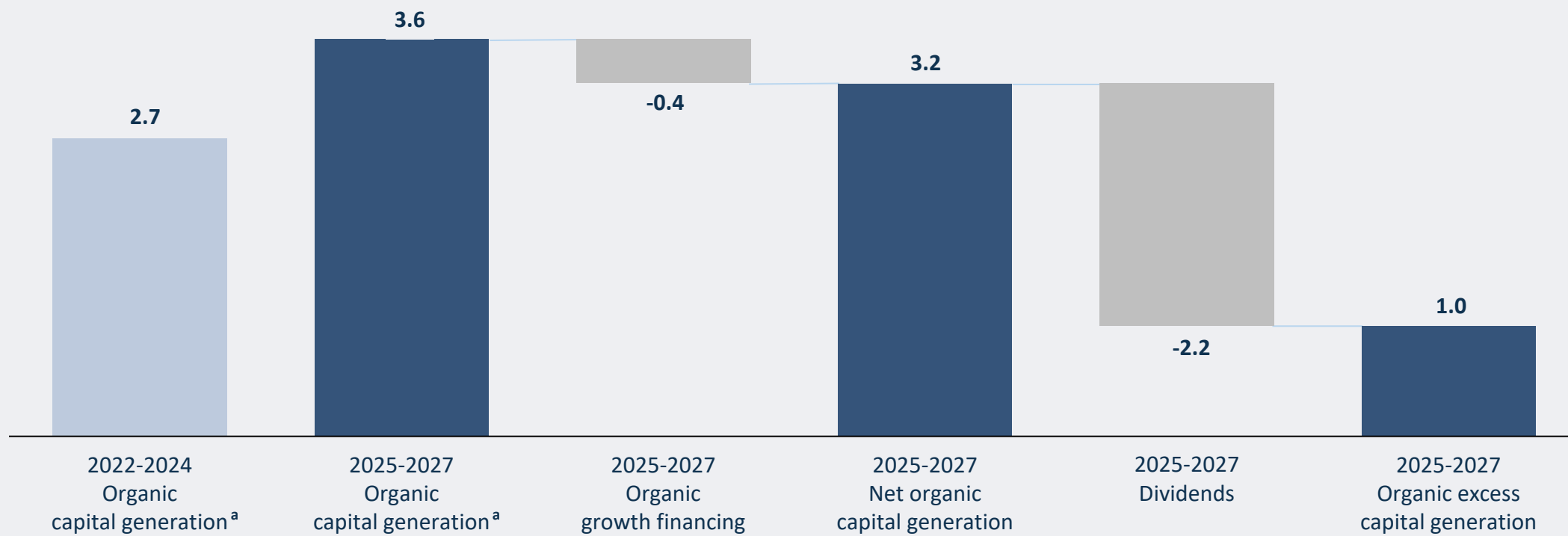
~+10% DPS CAGR 24-27





## CAPITAL GENERATION

€bn



All notes are on pages 43-44



## CLOSING REMARKS



**Proven track record in achieving industrial and financial targets,** confirmed by 2022-2024 «Opening New Ways» Strategic Plan, with **Unipol shares still deeply undervalued**



**Insurance core business strengthening via distinctive assets developed over time and through value creation** focused on risk-based portfolio optimisation, product design engineering, increasing dynamism, de-risking and exposures management



**Innovative data-driven offer model** integrated with services



**Enhancement of Agency Network** thanks to the omnichannel model, specialisation and technology; **empowerment of the distribution potential in the bancassurance area**



**Further technological development and competences evolution,** through the adoption of Gen AI tools along the value chain and people skills enhancement



**Strong earnings and dividends per share growth over the span of 2025-2027 Strategic Plan,** supported by a substantial organic capital generation





## PAGE 2

- a. Unipol dividends + UnipolSai dividends distributed to shareholders different from Unipol, Unipol Investment, Unipol Finance and Unipol Part I

## PAGE 5

- a. Normalised data (in 2022, normalised for the purchase of 1% of BPER and related change in interest -41 €m, Badwill Carige -188 €m and early retirement incentives +137 €m; in 2023, normalised for Badwill BPSO -267 €m)
- b. The net profit of the Insurance Group is calculated without considering the effects arising from the proportional consolidation of the associates BPER and BPSO. The financial contribution of said associates to the consolidated results therefore corresponds to the dividends paid in the period
- c. Unipol dividends + UnipolSai dividends distributed to shareholders different from Unipol, Unipol Investment, Unipol Finance and Unipol Part I
- d. At FY24
- e. The Solvency ratio of the Insurance Group is a management figure assuming that the shares held in BPER and BPSO are treated as investments in capital instruments with no strategic nature rather than as participations in credit institutions with consequent pro-rata consolidation of the own funds and capital requirements held in accordance with the relevant industry rules, as provided for in Articles 335 and 336 of Delegated Regulation (EU) 2015/35
- f. Based on upper bound of Solvency ratio target

## PAGE 6

- a. Indexed to 100 as of 13/05/2022
- b. P/E (Price/Earnings) and P/BV (Price/Book Value) calculated with Prices as of 21/03/2025 and with actual Earnings and Book Values as of 31/12/2024. Selected peers are major comparable European insurance groups included within the Stoxx Europe 600 Insurance<sup>®</sup>

## PAGE 16

- a. Estimated as 1-CoR 2015-2024 (based on internal data)
- b. Loss ratio current year standard deviation 2015-2024

## PAGE 19

- a. Excluding Health business

## PAGE 22

- a. Premiums per insurance guarantee, Unipol Assicurazioni S.p.A.







### PAGE 24

- a. New Business CSM IFRS 17 and New Business Value Unit Linked
- b. Arca Assicurazioni and Unipol Assicurazioni S.p.A. data only refer to the Health Line of Business (LoB), UniSalute Non-Life total income
- c. IFRS 17 result (IFRS 4 2022 technical result)

### PAGE 31

- a. Including Premium of Unipol Assicurazioni S.p.A. and UniSalute (through agency network)

### PAGE 32

- a. Including Premium of Arca Assicurazioni (with Protection Arca Vita) and UniSalute through the bancassurance channel
- b. Including Premium of Arca Vita (excluding Protection)

### PAGE 36

- a. Including alternative investments
- b. ALM: Asset and Liability Management, SAA: Strategic Asset Allocation
- c. Group perimeter, only Segregated Funds
- d. Non-Life and Life free capital

### PAGE 37

- a. Targets subject to market trends as well as geopolitical constraints
- b. Listed equities and publicly traded corporate bond portfolios held directly
- c. Target related to both the areas «Facilitating the environmental transition» and «Supporting the population in responding to health and well-being needs»

### PAGE 39

- a. Excluding Health business

### PAGE 41

- a. After taxes





## DISCLAIMER



This presentation contains information and data, expectations, estimates, forecasts of results and events reflecting the current views and assumptions by company management. This content may differ, even significantly, from what may actually occur as a result of events, risks, economic conditions and market factors that are not known or foreseeable at present or that are beyond the control of management.

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**Luca Zaccherini**, Senior Executive responsible for drawing up the corporate accounts of Unipol S.p.A., declares, in accordance with Article 154-bis, para 2, of the 'Consolidated Finance Act', that the accounting information reported in this document corresponds to the document contents, books and accounting records.

The content of this document does not constitute a recommendation in relation to any financial instruments issued by the company or by other companies of the Group, nor does it constitute or form part of any offer or invitation to sell, or any solicitation to purchase any financial instruments issued by the company or by other companies of the Group, nor may it be relied upon for any investment decisions by its addressees.

Unless otherwise specified, all figures reported in this presentation refer to the Unipol Group and are based on in force IFRS.





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UNIPOL 2025-2027 STRATEGIC PLAN

***Stronger | Faster | Better***

