



Company Profile



The Leadership of the Unipol Group in Italy

Leader in the Non-Life
Business

Leader in the Motor
Business

Leader in the Health
Business

Leader in Network of
Agencies

Leader in Applied
Technology

Leader in terms of Reputation
in the Insurance and Banking
businesses

Unipol Group Profile



Group insurance leader in the Non-Life Business in Italy with:

- A non-life market share of 20.1% and one of the top ten in Europe
- €13.3bn in premiums collected (2021), of which €7.9bn in the Non-Life Business and €5.4bn in the Life Business
- leader in the Health Business with €794m in premiums collected and a market share of 24.1%



One of the leaders in pension funds on the Italian market, with approximately €4bn in managed assets



It uses an integrated strategy to cover the entire range of insurance and financial products and services, and is particularly active in the areas of supplementary pensions and health insurance. In addition to the core insurance business, it also operates in the real estate, hotel and agriculture business sectors.



It is one of the main Italian institutional investors, managing over €62.2bn in financial assets and real estate.

It is listed on the Italian Stock Exchange along with its main subsidiary UnipolSai, with a market cap of €3.4bn (Unipol) and €7bn (UnipolSai) as at 31 December 2021.



The Unipol Group is a leader in terms of reputation (79.3 out of 100 with the general public in 2021, in the 'strong' category according to the RepTrak® model) and the UnipolSai brand is now "Top of Mind" at market level.

Excellent track record in corporate consolidation: the current structure is the result of a series of acquisitions made over the past 20 years: Aurora and Meie (2000), Winterthur Italia (2003), and Fondiaria-SAI (2012) are the most significant.



It adopts a multichannel strategy:

- over 2,100 agencies and 5,392 sub-agencies in Italy and 139 branches in Serbia (through DDOR subsidiary);
- 5,312 bancassurance branches (bancassurance distribution agreements);
- direct channel (telephone/internet) and company agreements (e.g. health business).



European leader in motor vehicle black box policies with approximately 4 million devices installed and a market share of approximately 70% in Italy (source BDA ANIA 2020).



It operates with 11,946 employees to serve 15.5 million customers.



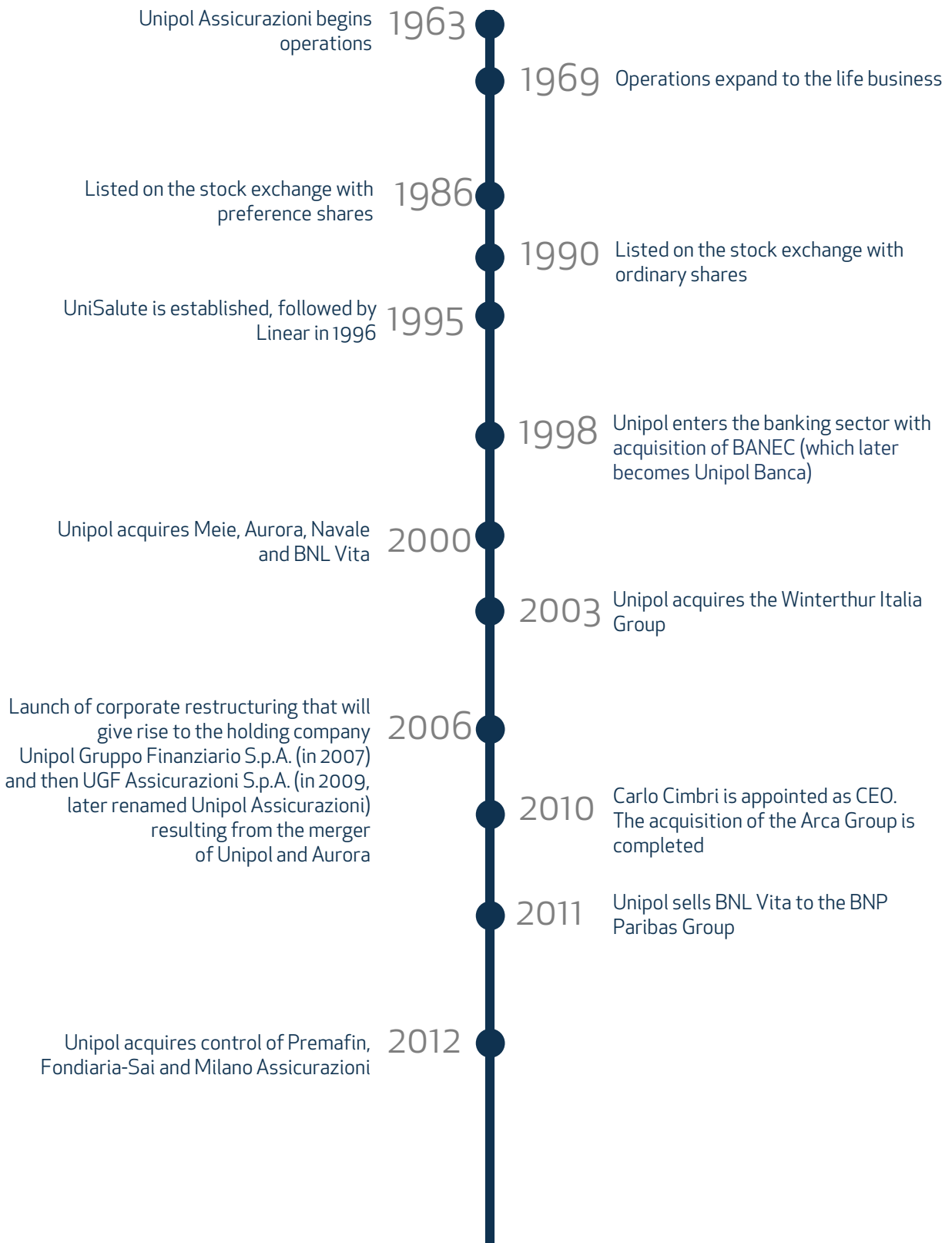
Ratings by different agencies:

- Unipol, long term issuer rating: Fitch BBB+ (stable), Moody's Ba1 (stable).
Unipol, issuer rating: DBRS BBB (stable).
- UnipolSai, insurance financial strength rating: Fitch A- (stable), Moody's Baa2 (stable).
UnipolSai, financial strength rating: AM Best A- (stable), DBRS A high (stable).

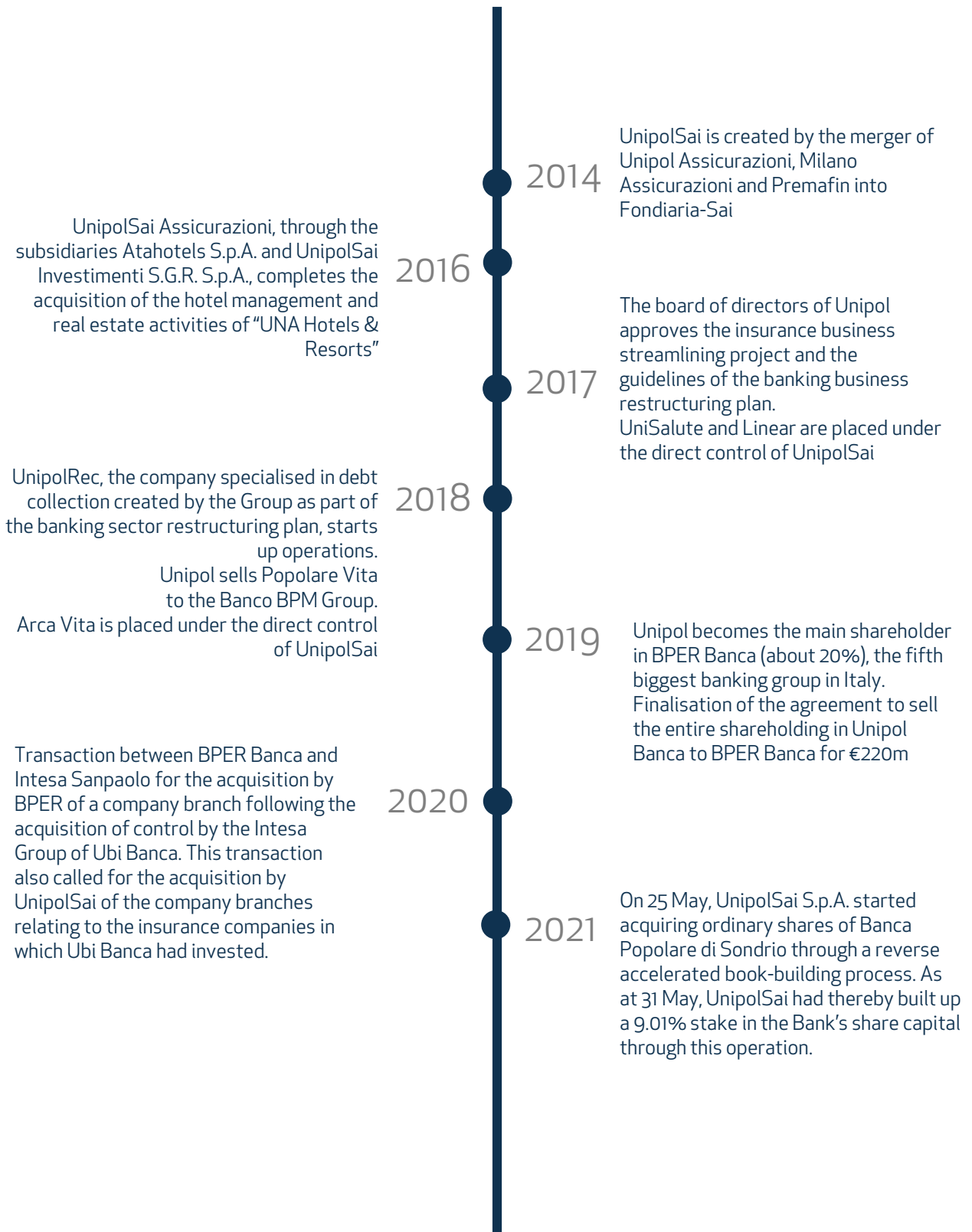


About Us

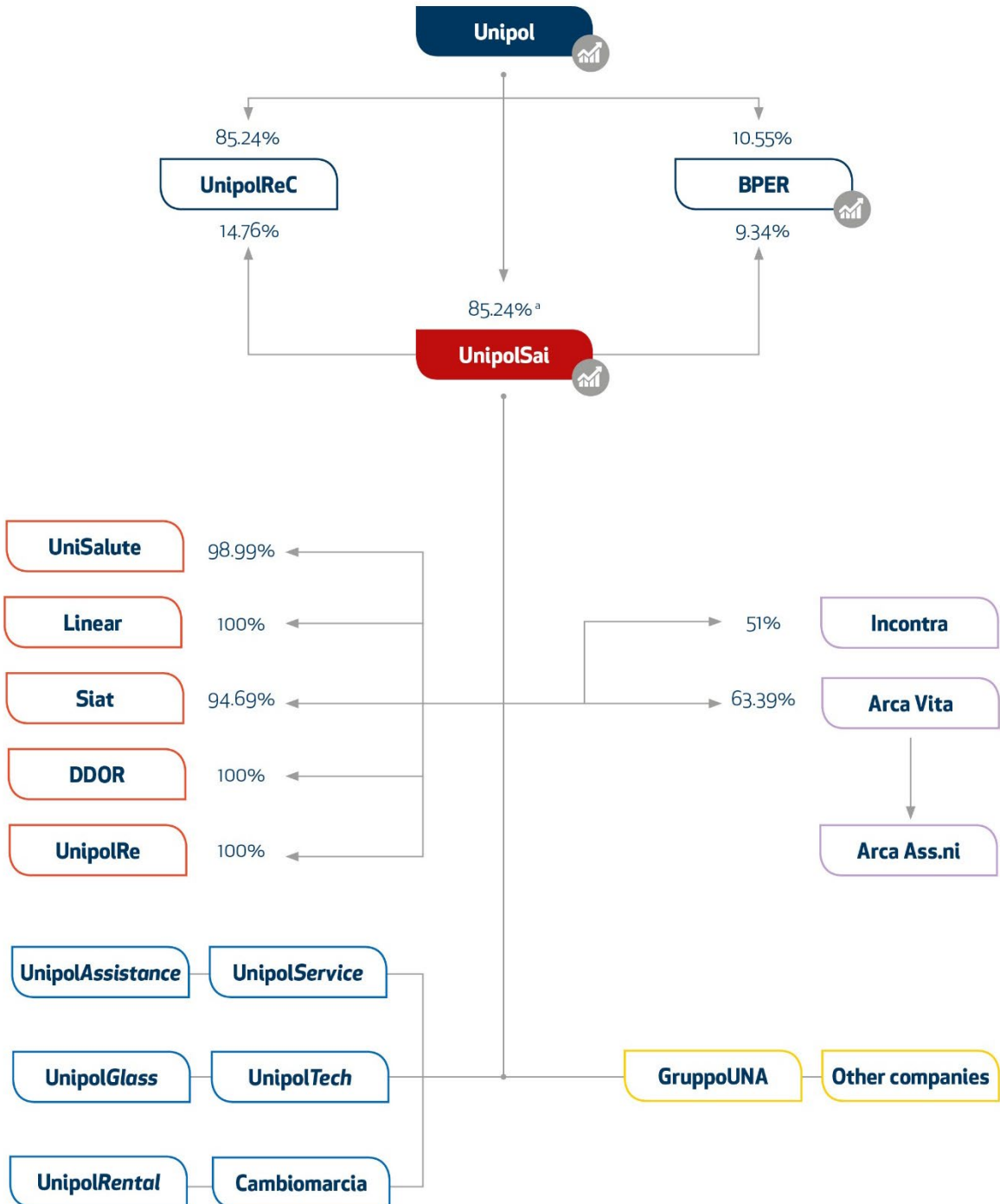
History of the Group



History of the Group



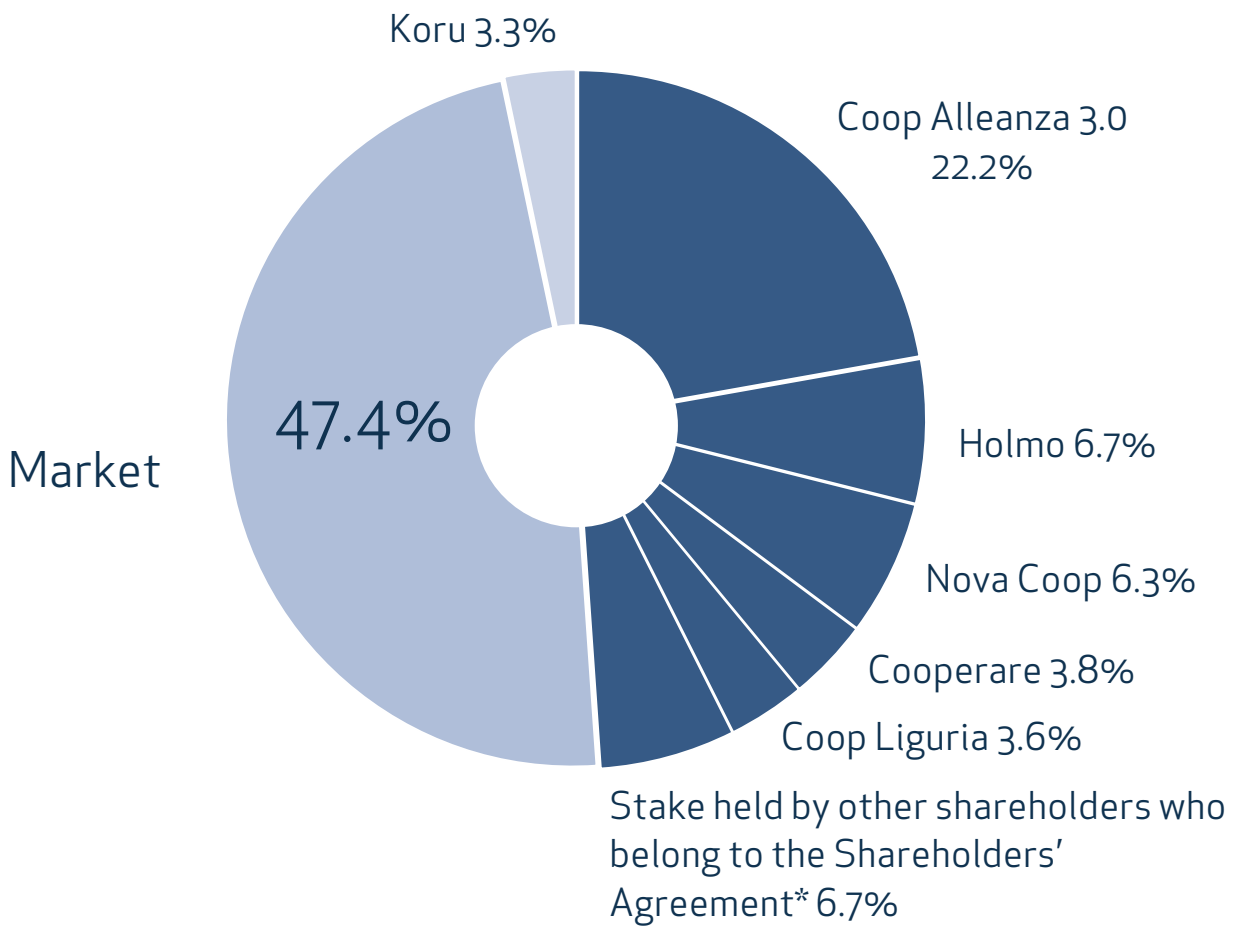
The Group structure



 Listed companies

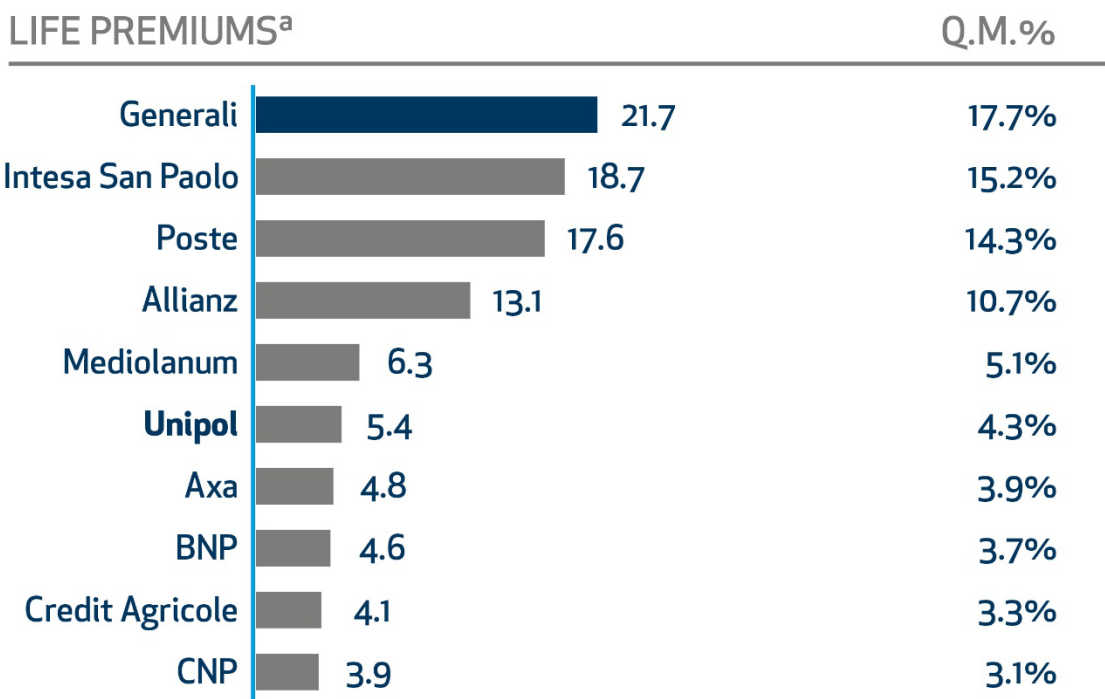
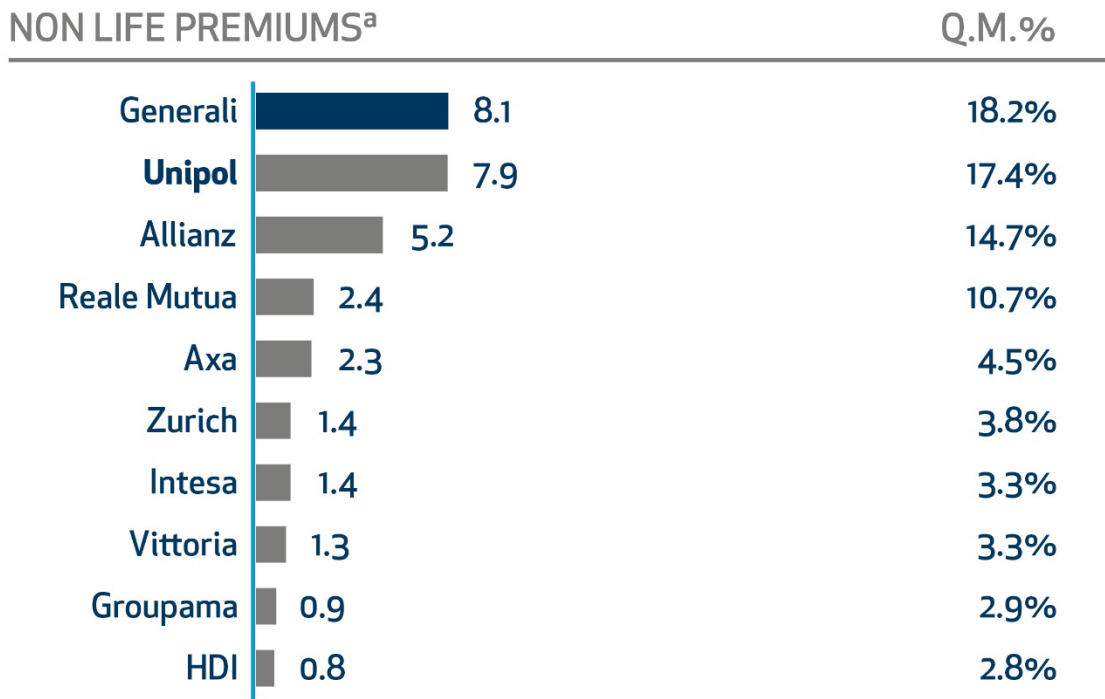
Including the shares held by Unipol Investment, UnipolPart I and Unipol Finance
 Figures as at 31 March 2022

Unipol Shareholders

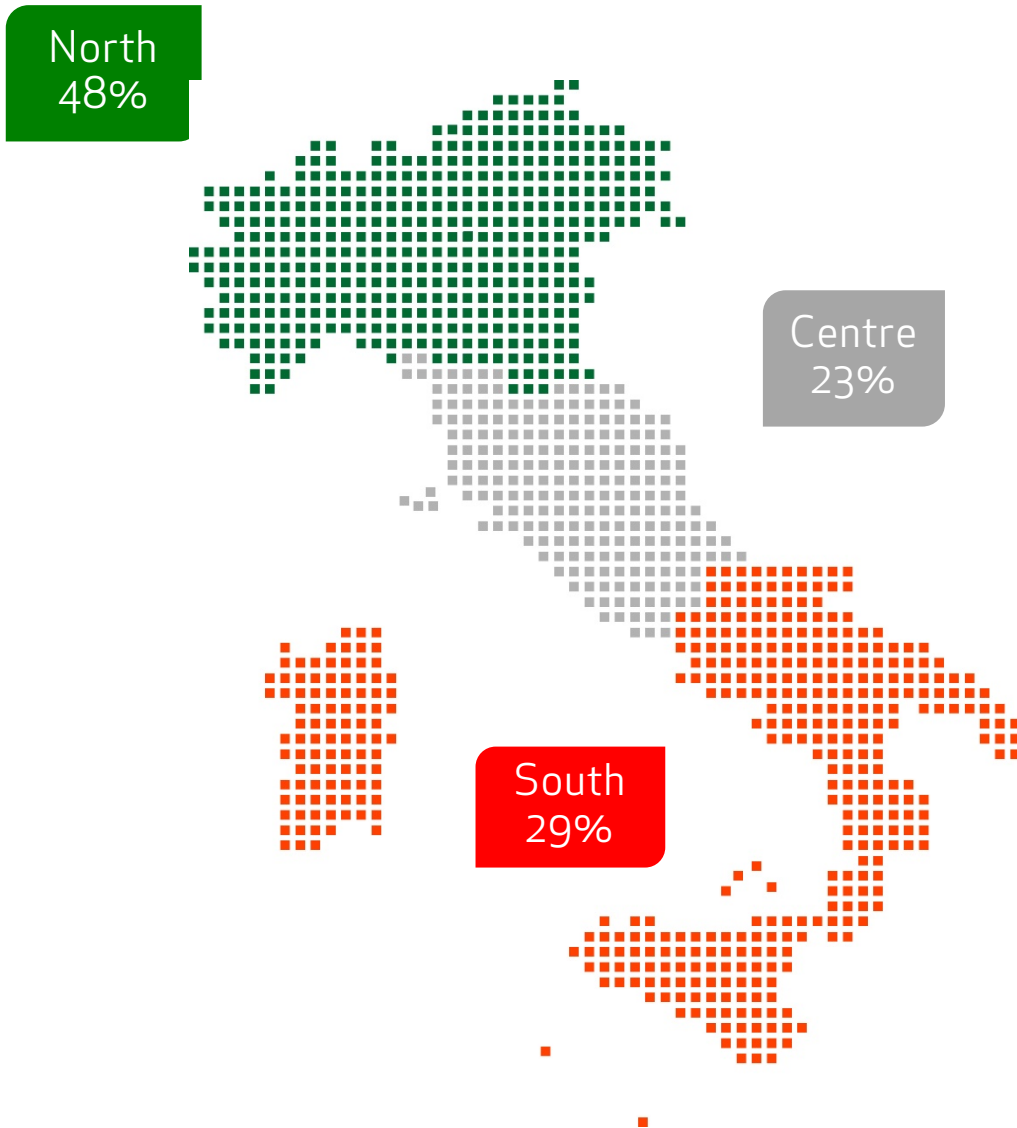


* The shareholders' agreement holds 30.053% of the share capital; the essential information on the agreement can be found on www.unipol.it, section Investors/Shareholders/Shareholders' Agreement

Ranking in Italy and sales network



UnipolSai sales network



Leader in network of agencies in Italy
with over 2,100 agencies



Vision & Mission

Vision

We aim to be a big Italian group, proud of its journey, that can support people and be mindful of their needs, a market leader that can give and receive trust and work well, simply and fast, creating value for all our stakeholders.

We aim to bring more security into the lives of people along with trust for the future, accompanying them in choices regarding protection, savings and quality of life through the active presence of our networks across the country.

We aim to listen to and value our people, in an inclusive environment, supporting their growth and development through merit-based choices.

We wish to be an innovative partner in the areas of development in our country, offering the skills, resources and tools to address the economic and social changes and to monitor their effects.

We aim to give value to the social aspects of our business by supporting initiatives and projects that can promote a more cohesive, sustainable society.

Mission

We are responsible for improving the quality of life of our customers by offering solutions for the protection, support and realisation of their projects.

We pursue a business management strategy that is efficient, profitable and sustainable over time, based on the contribution and empowerment of our stakeholders.

We strive to work with organisational and operational simplicity, effectiveness and transparency to remain close to stakeholder needs.

We are committed to promoting an innovation culture focused on providing more benefits for customers. We undertake to contribute to the creation of new solutions and instruments to improve social wellbeing.

Shared value and sustainable development



Contribution to sustainable development

Accessibility, farsightedness, respect, solidarity, and responsibility are the five key values identified in the Group Charter of Values.

In order to put them into daily practice, Unipol is committed to establishing business strategies that can create shared value with the stakeholders, making a real contribution towards the sustainable development of persons, businesses and territories.

Unipol is therefore committed to significantly contributing to the achievement of its Sustainable Development goals through the realisation of its strategies with a specific impact on numbers 3, 8, 11, 12 and 13 of the SDGs.



For the Group, this means:

- defining distinctive solutions that can have a positive social impact, for example since they help prevent and reduce risks to customers (including those connected to climate change) or because they support them in their health and protection needs from a life-cycle standpoint;
 - supporting sustainable economic development, managing key processes in the context of the circular economy and taking a responsible approach in critical supply chains;
- through its climate strategy, making commitments to reduce its direct and indirect climate impacts to help achieve the Paris Agreement targets.

The results obtained by Unipol in this area are reported every year in the Group Integrated Report which combines traditional financial information with a portrayal of the company's environmental, social and governance performance. In 2021, the group distributed value to stakeholders of €12.4bn, including €8.1bn in payments to the policyholders and €4.3bn to the other stakeholders (employees, agents, suppliers, public administration, shareholders, lenders and the community).

BOARD OF DIRECTORS

CHAIRPERSON

Carlo Cimbri

DEPUTY CHAIRPERSON

Ernesto Dalle Rive

MANAGING DIRECTOR

Matteo Laterza

DIRECTORS

Gianmaria Balducci
Daniela Becchini
Mario Cifiello
Carlo Cimbri
Ernesto Dalle Rive
Roberta Datteri
Cristina De Benetti
Patrizia De Luise

Massimo Desiderio
Daniele Ferrè
Paolo Fumagalli
Claudia Merlino
Roberto Pittalis
Annamaria Trovò
Carlo Zini

SECRETARY OF THE BOARD OF DIRECTORS

Fulvia Pirini

BOARD OF STATUTORY AUDITORS

Chairperson: Mario Civetta

Standing auditor: Maurizio Leonardo Lombardi

Standing auditor: Rossella Porfido

Alternate auditor: Luciana Ravicini

Alternate auditor: Massimo Gatto



Key Performance Indicators

Fig.1

7,000

6,000

5,000

4,000

3,000

2,000

1,000

0

1

2

3

4

5

6

7

8

9

10

Fig.2

0

2,000

4,000

6,000

8,000

10,000

12,000

14,000

Q1

2,147

3,578

1,987

Q2

1,685

3,258

3,876

Fig.3

350

300

250

200

150

100

65

148

169

147

132

142

165

FY21 Key Performance Indicators

Unipol

€m

	FY20	FY21
Premium income ^a	12,210	13,329
Non-Life	7,882	7,943
<i>Motor</i>	<i>3,985</i>	<i>3,838</i>
<i>Health</i>	<i>720</i>	<i>794</i>
<i>Other Non-MV</i>	<i>3,176</i>	<i>3,311</i>
Life	4,328	5,386
Combined Ratio ^b	87.0%	95.0%
<i>Loss Ratio</i>	<i>58.8%</i>	<i>67.1%</i>
<i>Expense Ratio</i>	<i>28.2%</i>	<i>27.9%</i>
Consolidated net profit	864	796
Group net profit	<i>707</i>	<i>627</i>
EPS (€) ^c	0.99	0.87
Dividends	201	215
DPS (€) ^c	0.28	0.30
Shareholders' Equity	9,525	9,722
Group Shareholders' Equity	7,614	7,780
BVPS (€) ^c	10.61	10.84

^a direct business^b net of reinsurance^c calculated on the total number of ordinary shares

FY21 Key Performance Indicators

UnipolSai

€m

	FY20	FY21
Premium income ^a	12,210	13,329
Non-Life	7,882	7,943
<i>Motor</i>	<i>3,985</i>	<i>3,838</i>
<i>Health</i>	<i>720</i>	<i>794</i>
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<i>Expense Ratio</i>	<i>28.2%</i>	<i>27.9%</i>
Consolidated net profit	853	723
Group net profit	<i>820</i>	<i>688</i>
EPS (€) ^c	0.29	0.23
Dividends	538	538
DPS (€) ^c	0.190	0.190
Shareholders' Equity	8,144	8,234
Group Shareholders' Equity	7,881	7,964
BVPS (€) ^c	2.61	2.64

^a direct business^b net of reinsurance^c calculated on the total number of ordinary shares

Group Activities



Insurance business

The Group offers a complete range of risk coverage solutions: mobility (vehicles, marine, travel), homes and apartment buildings, businesses (products dedicated to enterprises, retailers, professionals and legal protection), personal protection (accident insurance and health protection in particular) and investments and social security.



Beyond Insurance - Mobility, Welfare and Property ecosystems

Unipol is also a reference point for the Mobility, Welfare and Property ecosystems, offering customers professional competence and integrated solutions.

The Group is a 360° partner for the entire life cycle of the Mobility business, especially in the long-term rental and electronic toll collection markets.

The Welfare ecosystem is developing new solutions through the flexible benefit platform, Internet of Things and telemedicine in addition to solutions to optimise the private healthcare expenses of Italian families.

The Property ecosystem plans developments in the integration between insurance, home automation and assistance taking an open architecture approach, and further developments in other synergic areas for the Group (e.g. real estate).



Bancassurance business

The Group is active in the bancassurance channel thanks to agreements with the BPER Banca Group, Banca Popolare di Sondrio and Banca Intermobiliare.



Real estate and other businesses

The Group is one of the main operators in the real estate sector in Italy in terms of the value of assets through ownership of properties of great historical, symbolic and architectural significance.

The Group is also an important player in the Italian hotel sector, the agricultural sector and in port facilities.

Insurance Business



Insurance



UnipolSai Assicurazioni

is the multi-branch insurance company of the Group, established on 6 January 2014 following the merger between Unipol Assicurazioni, Milano Assicurazioni and Premafin (the financial holding company of the former Fondiaria-SAI Group) and Fondiaria-SAI.

UnipolSai is also the parent company of the UnipolSai Group.

Consolidated key figures at 2021 year end:

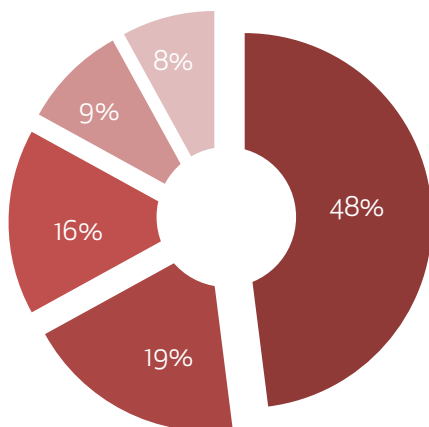
- > €13.3bn in total premiums
- > Market leader in Motor insurance (€3.8bn in premium income)
- > Largest distribution network in Italy (over 2,100 agencies)

Technology and innovation are key pillars of the Group's strategy.

In 2003, it became a trailblazer on the Italian market in MV black box policies and it is now the European leader; in Italy, it has an estimated market share of 70% with approximately 4 million devices installed.

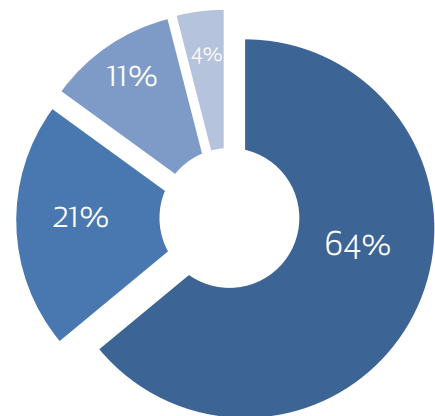
It entered the electronic toll collection market in 2022 with UnipolMove, created by UnipolTech, which makes it possible to pay motorway tolls and provides a number of other mobility-linked services.

FY21 Non-Life premiums
€7.9bn



- Motor
- Accident and health
- Fire and theft
- General liability insurance
- Other

FY21 Life premiums
€5.4bn



- Traditional
- Unit linked
- Pension funds
- Capitalisation



UniSalute, founded by the Unipol Group in 1995, is the leading healthcare insurance company in Italy in terms of the number of customers handled. Every day, it looks after the health of 11 million customers: employees of the biggest Italian companies, workers registered with specialist healthcare funds, professional welfare funds and families.

It is the only insurance company in Italy that has spent the last 25 years exclusively protecting health, and offers personalised healthcare plans that can be integrated with a wide range of services to respond as efficiently as possible to the various protection requirements for companies of all types and sizes. It was also the first in Italy to develop a range of individual policies that can be purchased online.

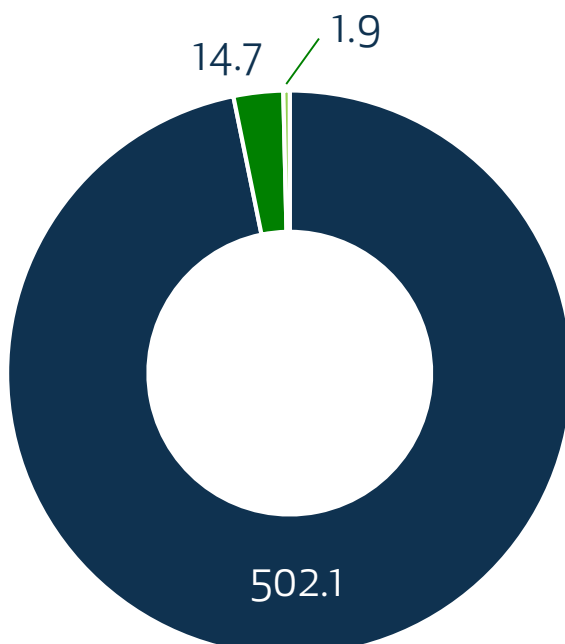
It guarantees its policyholders rapid access to the best healthcare facilities in Italy and abroad, including hospitals, clinics, health centres, diagnostic centres, physiotherapists, dentists and psychotherapists, social assistance operators, including home-based ones. In 2016, UniSalute established UniSalute Servizi which operates under the SiSalute brand to manage and sell non-insurance healthcare services to meet new company benefit requirements and offer new health protection instruments that can also be accessed by individuals.

> Direct premium income: €519m (+7.5% y/y)

➤ Excellent technical performance:
Combined ratio 92% (direct business)

➤ 3rd largest health insurer in Italy (1st including UnipolSai premiums - 2020 ANIA figures)

BREAKDOWN OF INCOME (€m)



■ Health ■ Accidents ■ Other

Linear

Linear is the online insurance company of Unipol Gruppo S.p.A., in operation since 1996 and specialising in the supply of insurance products purchased online and by telephone.

Linear proposes personalised rates, calculated on the basis of the multiple characteristics of the policyholder and his or her vehicle, adding a service that employs modern technology and the professional competence of its consultants.

- > Direct premium income of €185.5m
- > 6th biggest direct insurance company in Italy



SIAT is the Group company specialised in transport and aviation insurance and is the only Italian insurance company fully dedicated to these businesses; it combines technical skills with strong process and product innovation in addition to a global service thanks to a widespread and efficient organisation. These characteristics make it a leader in the sector and driver of innovative, digital projects.

It manages the transport and aviation portfolio of UnipolSai, contributing to the development of the branches through the biggest network of agencies in Italy, and provides a technical service and training and support at all stages, making it distinctive on the market.

In 2021, SIAT recorded total gross premium income (direct and indirect) of €185m thanks to its role as leader in the transport, hull and cargo insurance areas.



Leithà is the centre of expertise for the Unipol Group in the area of **Data Science and Computer Science**. Its name derives from the Indo-European root “Leith” which is at the basis of the word “Leader”.

It was established in 2016 in response to a market scenario that was undergoing considerable changes in technology; the aim was to support the Group’s innovation plan and meet new stakeholder requirements. Taking an agile approach, Leithà develops solutions, applications or components of data-intensive applications, with the goal of:

- protecting, capitalising on and building up the information assets of the Unipol Group;
- developing tools and algorithms to help optimise company processes;
- developing software components based on automatic learning methods;
- providing methods and applications that can optimise the range of products and services on offer.

With offices in Bologna and Milan, Leithà is a key player in the innovation strategy of the Unipol Group

International Insurance



DDOR is the Group company focused on the Serbian market, where it is the third largest insurance company.

Through a solid, extensive business network, DDOR provides services to more than half a million customers in Serbia.

It is the number one private insurance company by number of agencies in Serbia, with over 100 points of sale and approximately 850 contractors spread throughout the country. The company offers insurance services in both the life and non-life businesses. In 2021, the company collected €120m in premiums.



Unipol RE is the Group company that deals in reinsurance. Its headquarters are in Dublin, Ireland.

It provides reinsurance coverage to small and medium-sized insurance companies based in Europe. Committed to a client-focused global service approach, Unipol RE offers cost effective, cost efficient reinsurance structuring proposals on a multiclass, overall participation basis, including proportional and non-proportional coverage for motor and liability insurance, property, accident, theft and life.



**Beyond Insurance
Mobility, Welfare and Property ecosystems**

Unipol*Mobility*

The Group is a 360° partner for the entire life cycle of the Mobility business, especially on the market of long-term rental, on the electronic toll collection world, and on the online payment products and services.

Unipol*Welfare*

In the Welfare area, the Group boasts a network of proprietary and affiliated medical centres, and also offers digital health services, including telemedicine along with nursing, physiotherapy and social-care home assistance services. The range of products and services includes a new flexible benefits platform, optimised for SMEs and large corporates.

Unipol*Property*

The Group provides services for homes and apartment buildings in the Property business, especially through a network of tradespeople to guarantee quality of service, positive customer experience and savings on the insured services. Unipol also manages a network of franchised administrators to provide services to administrators and apartment residents.

Mobility

UnipolRental NOLEGGIO A LUNGO TERMINE

Car Server began operations in 1994 and on 1 August 2019 became part of the Unipol Group (100% of the company shares acquired by UnipolSai), changing its name from Car Server to UnipolRental.

Its entry into the Group meant that UnipolRental could increase its geographic coverage and add the highest performing body repair shops on the UnipolService circuit, over 200 UnipolGlass points and over **300 operators** providing 24/7 assistance to the previously existing **8,500 affiliated service centres** and 23 directly-run branches over the entire national territory. There are more than 2,100 UnipolSai agencies where a rental contract can be obtained.

The company now has **over 220 employees, over 66,000 contracts** acquired and **over 12,500 customers**, including large and medium-sized companies, SMEs, public authorities, private parties and self-employed professionals.

UnipolTech SOLUZIONI TECNOLOGICHE

UnipolTech is the Group centre of expertise for technology and telematic and payment services; it aims to guarantee the level of competitiveness in the Internet of Things, offer new business opportunities and create an ecosystem of connected services around the Customer.

UnipolTech is the vehicle used by the Group in the transport and mobility sectors to monitor the entire chain of value of the connected cars linked to the vehicle liability insurance policies (light, commercial, industrial and buses) by analysing the data. In the Property and Personal line businesses, it ensures technological scouting at global level to the Group to ensure the choice of solutions (make or buy) for the insurance policies or non-policy solutions to protect houses, companies, children/elderly people or pets.

In the payment area, UnipolTech is involved in identifying partnerships to develop services that are continuously expanding and strictly linked to the mobility ecosystem, including payment for parking spaces, car parks, fuel or fines/car tax paid through the UnipolSai and UnipolMove Apps, devices developed by UnipolTech to pay electronic toll collections or other services linked to mobility.

Key figures at 2021 year end:

- **4.2 million connected cars** (45% of the retail portfolio)
- **Leader in the telematic market** applied to vehicles in Italy and Europe
- **200,000 UnipolMove customers** after only two months from its launch

Mobility

UnipolService CENTRI RIPARAZIONE AUTO

UnipolService S.p.A. is the Group company that deals with the repair of vehicles insured by the Unipol Group companies. It manages the entire repair process, from the technical assessment of damage and costs (consistency, fairness of estimate, etc.) to the centralised supply of spare parts, guaranteeing the exclusive use of original car manufacturer parts for the car repairs.

UnipolService forms part of the Unipol Mobility ecosystem: along with other companies in this ecosystem, it plans and develops synergies, offering know how and services. This is the context in which the cooperation for the car repair work of the UnipolRental Fleet by the network of repair centres comes into play.

UnipolService means that the Group can keep operating costs under control, while simultaneously monitoring all stages of the repair process, increasing both customer satisfaction and loyalty.

The company now has a network of approximately 2,600 body repair shops, with nationwide coverage, and in 2021, it handled approximately 145,000 repairs.

UnipolGlass CENTRI CRISTALLI AUTO

UnipolGlass is a company that is 70% controlled by UnipolService S.p.A. and 30% by DIRA S.p.A., a car glass supplier. It operates through a network of approximately 220 centres spread throughout Italy which are specialised in the installation, repair and replacement of car windows, and serves both Unipol Group and external customers.

UnipolGlass forms part of the Unipol Mobility ecosystem: along with other companies in this ecosystem, it plans and develops synergies, offering know how and services. This is the context in which the cooperation with UnipolRental, a Group company devoted to long term rental, which engaged UnipolGlass to maintain the windows of its fleet, comes into play.

UnipolGlass provides several benefits to the Group such as significant reductions in the average cost of claims compared to the market, diversification of the commercial range of products and services compared to competitors, reduced fraud thanks to specific control tools, excellent customer satisfaction levels (excellent 'Net Promoter Score' scores) and higher customer loyalty.

In 2021, over 123 thousand claims were handled, with claims channelling of approximately 84% (constantly increasing over the years) and cost savings of over €13m. Additionally, 8 thousand operations on the UnipolRental fleet should be added to that number.

Mobility

UnipolAssistance

UnipolAssistance is the multi-service company of the Unipol Group specialised in responding to requests for assistance from all categories of vehicles, people, homes and business activities.

It obtained ISO 9001 certification proving its long term experience in the sector and the quality of the service offered.

It promotes a flexible, advanced model through integrated multichanneling (car and non-car alarm boxes, Apps and telephone) and uses a virtual assistant to enable self management of customer requests.

UnipolAssistance works through a contact centre that operates on a 24/7 basis along with a network of highly qualified suppliers that guarantee expertise and reliability through the entire country and in **over 200 countries** in the world.

The company also provides information and support to all policyholders and potential customers of the Group through a dedicated contact centre.

This organisation means that **over 900,000** claims can be handled every year.

Bancassurance business





Arca Vita (joint venture between UnipolSai 63.4%, BPER Banca 19.7%, Banca Popolare di Sondrio 14.8%, other banks 2.1%) operates in the life insurance business. Arca Assicurazioni, its subsidiary, operates in the non-life divisions. These products are distributed through over 3,000 branches of affiliated banks, with whom Unipol has signed a strategic partnership.

In 2021, the total premium income of Arca Vita and Arca Vita International amounted to €2,422.8m, while Arca Assicurazioni collected €190.1m.



BIM VITA is a private insurance company established through a joint venture with Banca Intermobiliare which sells life insurance products with a focus on savings products and supplementary pensions.

Gross written premiums as at FY21: €75m



Real estate and other businesses

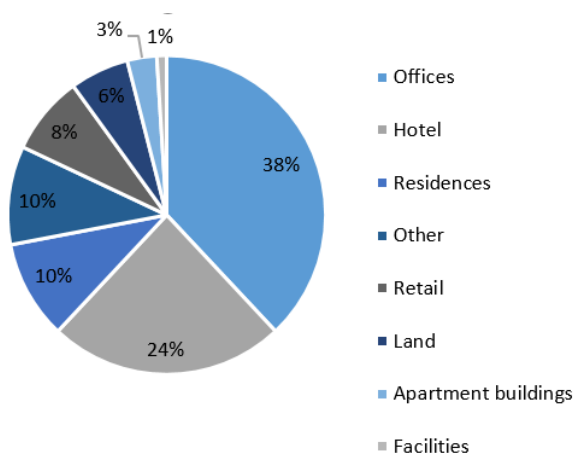
Real Estate

The Group is one of the main operators in Italy in terms of assets under management in the real estate sector (€4bn at 31 December 2021).

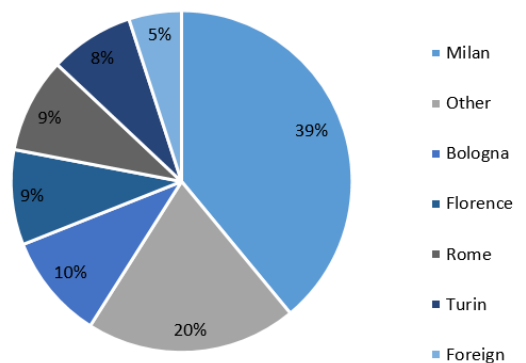
In this business, we can count on:

- over 20 years experience in promoting and coordinating urban regeneration projects with a number of large construction sites currently in the city of Milan;
- Real Estate Company and Service Provider with consolidated experience in the ordinary and extraordinary management of both individual assets and real estate portfolios aimed at maximising the earnings and financial capacity of the real estate in the portfolio;
- Asset management company, with a management philosophy in line with market best practices and a number of decision-making tools and activities to promptly support strategic choices of owners;
- an internal department that ensures an extensive knowledge of the property market and that provides support to the teams managing portfolios and achieving goals to create continuous and sustainable value.

Breakdown by use



Breakdown by geographic area



Hotels

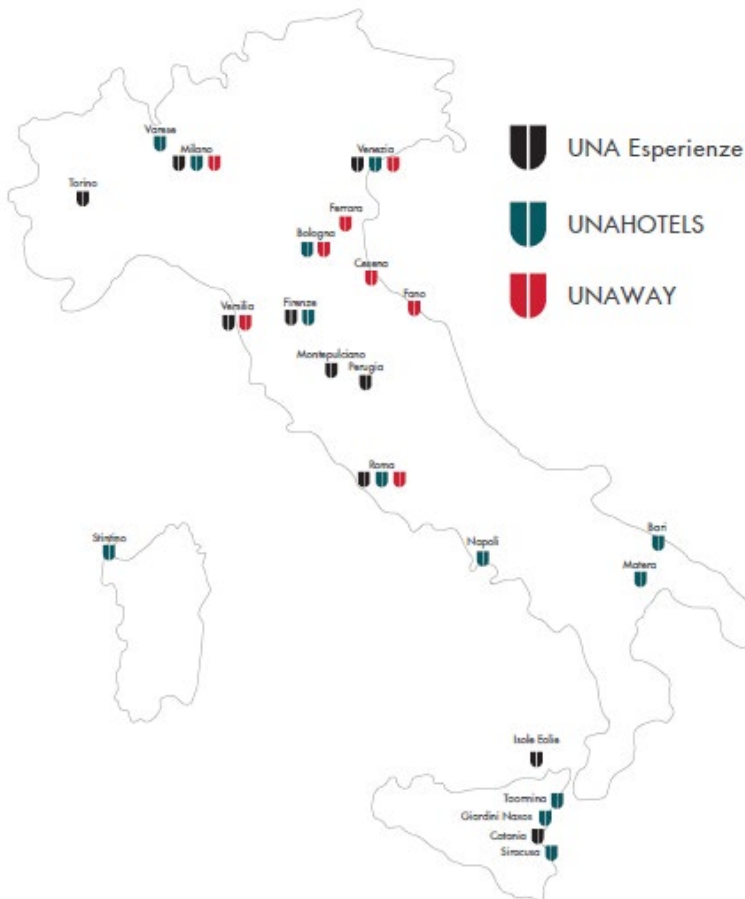


Gruppo UNA is the biggest Italian-owned hotel chain in Italy.

Established in 2016, the hotel group was created from the merger of Atahotels and UNA Hotels & Resorts, distinguishing itself through its 'Italianness'.

Gruppo UNA is in 13 Regions of Italy and covers 21 destinations with 5,300 rooms split among 47 hotels, resorts and residences.

With UNA Esperienze, UNAHOTELS and UNAWAY, the portfolio comprises three brands that best represent three different ways of experiencing the hospitality. Gruppo UNA aims to consolidate its position as a leading Italian operator, and increase the number of managed or affiliated facilities in upmarket metropolitan areas and the main tourist destinations.



Agriculture, Marine and Healthcare: the other businesses

TENUTE DEL CERRO

In the agriculture business, Unipol operates through Tenute del Cerro, owner of **around 5,000 hectares** of land in Tuscany and Umbria, including 300 hectares of vineyards. As a whole, annual production stands at **1.5 million bottles**, and the portfolio includes renowned names such as Vino Nobile di Montepulciano by Fattoria del Cerro, Brunello di Montalcino by La Poderina, Val di Cornia Rosso by Tenuta di Monterufoli and Sagrantino di Montefalco by Còlpetrone.



Marina di Loano, the port facility owned by the Unipol Group, enjoys a central position on the western Ligurian coast and can accommodate **1000 boats** of between 6 and 77 metres long.

Most berths are for boats of less than 16m in length (about 90%). However, there is also a good deal of flexibility achieved by converting berths into other sizes on the basis of the docking plan without compromising the stability of the docking through the use of dock fingers. In 2021, the occupancy of long-term contracts rose compared to previous years, exceeding **87%**.



The Villa Donatello and Centro Florence clinics operate in Florence. Villa Donatello provides both inpatient and outpatient **diagnostic and care services**.

Significant investments: BPER Banca and BPOP Sondrio



BPER:

Banca

Unipol Gruppo holds a 19.89% stake (10.55% directly and 9.34% through UnipolSai) in BPER Banca, one of the most important Italian banking groups (5th ranked).

In its capacity as an institutional investor, Unipol intends to contribute towards the medium-long term development plans of the Bank; it also has a long-term industrial partnership in the life and non-life bancassurance business with it.



Banca Popolare di Sondrio

On 25 May 2021, UnipolSai S.p.A. began acquiring ordinary shares of Banca Popolare di Sondrio through a reverse accelerated book-building process aimed at qualified investors and foreign institutional investors.

Through this operation and further acquisitions made on the market, UnipolSai, which already held about 2.9% of the ordinary shares of the Bank, now holds over 9% of its share capital.

This operation slots into the UnipolSai strategy to contribute towards the development plans of the Bank which has been an industrial partner of the Unipol Group since 2010 in the life and non-life bancassurance business.



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