

## Unipol Group

Unipol Group is an industry leader in the non-life insurance business in Italy, chiefly in Motor TPL, as well as being one of the dominant players in Europe. The Group operates in the insurance services sector mainly through its parent company Unipol Assicurazioni S.p.A. whose ordinary shares have been listed on the **Italian Stock Exchange** since 1990, and is also on the FTSE MIB® and the MIB® ESG indexes.

Its main shareholders are companies involved in the Italian cooperative movement. The Group employs over **12,000 employees** to serve **16.8 million customers** through the **most extensive agency network in Italy**.

At consolidated level, the Group recorded direct insurance income of **€15.1bn** as at 31 December 2023, of which **€8.7bn in non-life income** and **€6.4bn in life income**.

**Carlo Cimbri** is the Chairperson and **Matteo Laterza** is the Chief Executive Officer and General Manager of Unipol Assicurazioni S.p.A.

The Group employs an integrated strategy to offer a broad portfolio of insurance products and services. It also operates in the healthcare and supplementary pension areas to give people, households and businesses more security and confidence for the future, ensuring protection, quality of life and long-term sustainable growth to benefit all its stakeholders: shareholders, customers, agents, employees, suppliers and the community at large.

## Insurance business

With regard to the insurance services business, the Group mainly operates through parent company Unipol Assicurazioni S.p.A., a leading Italian company in Non-Life businesses, especially Motor TPL. Unipol is also a leader in the Health business through its specialised company [UniSalute](#), with €796m in premiums collected in 2023; it is also active in direct Vehicle insurance business through [Linear Assicurazioni](#).

## Beyond Insurance – Mobility, Welfare and Property ecosystems

The Group is a 360° partner for the entire life cycle of the **Mobility** business, especially through [UnipolRental](#), the largest long-term rental company on the market with entirely Italian held capital, and [UnipolMove](#), the main alternative in the electronic toll collection world, created by [UnipolTech](#) which manage the Group's range of online payment products and services.

The Group is reinforcing its position in the **Welfare** area through a network of proprietary, affiliated medical centres, maximising synergies with the insurance services. It 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.

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.

### **Bancassurance**

The [Unipol Group](#) also controls the **bancassurance** channel through [Arca Vita and Arca Assicurazioni](#) (both held by parent company Unipol Assicurazioni S.p.A.) and other joint ventures with leading Italian banking operators. Arca Vita and Arca Assicurazioni distribute life and non-life policies through a number of banks, including the Banca Popolare dell'Emilia Romagna and Banca Popolare di Sondrio groups in which Unipol Group holds an interest of 19.8% and 19.7% respectively.

### **Real estate and other businesses**

It is one of the main operators in Italy in the real estate sector in terms of the value of assets: it owns properties of great historical, symbolic and architectural significance and in order to maximise their value, developed the [Urban Up](#) project to review and redevelop its important buildings.

It is an important player in the Italian hotel sector with the [Gruppo UNA](#) brand through the subsidiary UnipolSai; it also has interests in the medical-healthcare sector through [Centro Medico Santagostino](#), agricultural sector with [Tenute del Cerro](#) and in port facilities through [Marina di Loano](#).

### **Leithà**

Unipol also carries out an active role in promoting innovation and digital transformation through [Leithà](#) which focuses on maximising the value of the vast quantity of data held by the Group through intensive use of algorithms and innovative computing-based solutions. The aim is to gain and maintain a competitive advantage over competitors and react to a continuously evolving market.

The Group also operates outside Italy: UnipolSai operates in Serbia through its subsidiary [DDOR Novi Sad](#).

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