

FACT SHEET

Unipol Group

Unipol Group is an industry leader in the non-life insurance business in Italy, chiefly in **Motor TPL**, and one of the dominant insurance companies in Europe. Shares of its parent company, Unipol Assicurazioni S.p.A., have been listed on the Italian Stock Exchange (**Borsa Italiana**) since 1990, and also feature on the FTSE MIB® and MIB® ESG indices.

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**.

Unipol employs an integrated strategy to offer a broad portfolio of insurance products and services.

The Group is also active in **direct MV insurance** (Linear Assicurazioni), **transport and aviation insurance** (Siat), **health insurance** (UniSalute), **pension funds** and it also covers the **bancassurance channel** (Arca Vita and Arca Assicurazioni).

It also manages **significant diversified assets in real estate, hotel** (Gruppo UNA), **medical-healthcare** (Centro Medico Santagostino) and **agricultural** (Tenute del Cerro) sectors.

Linear

Siat

UniSalute
SPECIALISTI NELL'ASSICURAZIONE SALUTE

ARCA VITA

ARCA ASSICURAZIONI

GRUPPO
UNA

Santagostino
LA TUA SALUTE

TENUTE DEL CERRO

Key Figures



15.1 billion euro
Direct insurance income



8.7 billion euro
Non-Life premium income



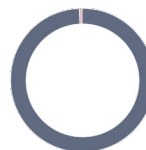
6.4 billion euro
Life income



16.8 million
Customers



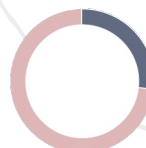
1,331 million euro
Consolidated net profit



98.2%
Combined ratio



71.5%
Loss ratio



26.7%
Expense ratio



9.8 billion euro
Consolidated shareholders' equity



215%
Consolidated solvency ratio
(based on the partial internal model)



Distribution
2,236 agencies and 5,213 sub-agencies in Italy (104 points of sale in Serbia), in addition to 2,997 bancassurance branches (bancassurance distribution agreements)



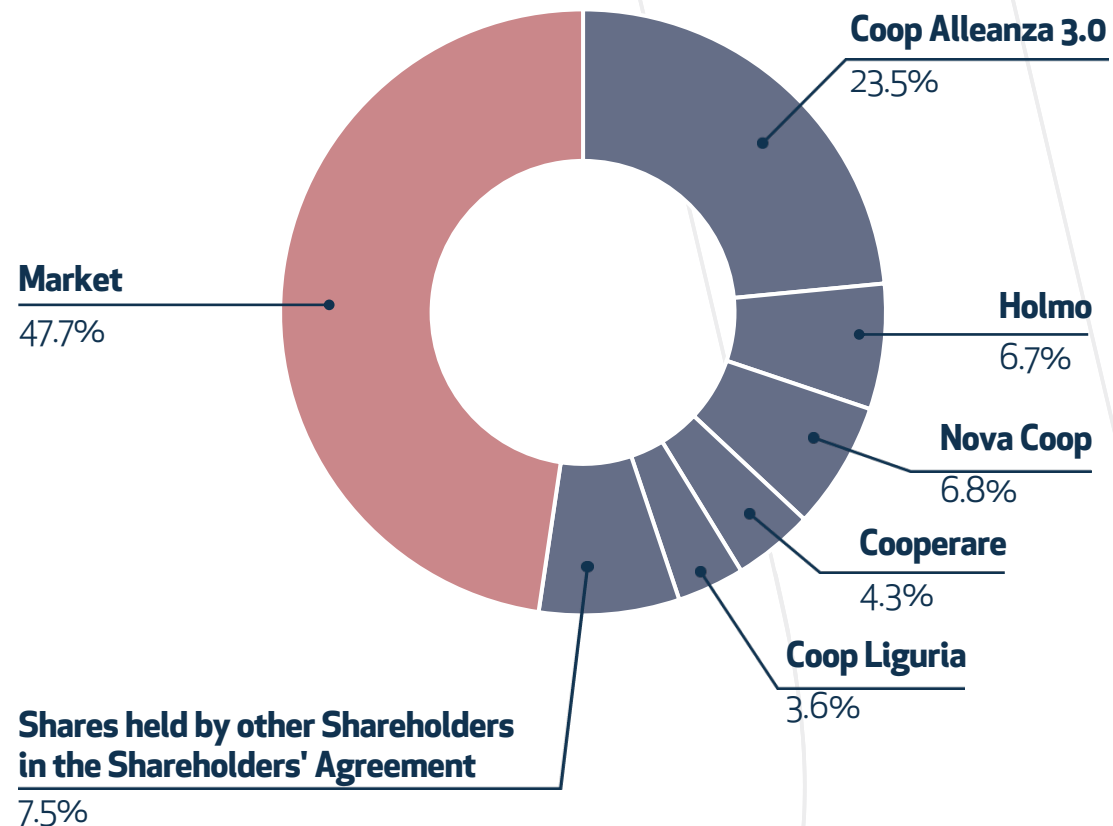
12,407
Employees



4.2 billion euro
Real estate assets

Figures at 31 December 2023

Shareholders



Note: 30.053% of the share capital has been allocated to a Shareholders' Agreement, the essential information on which can be found on www.unipol.com, Investors/Shareholders/Shareholders' Agreement section

Figures at 23 January 2025

Rating

Unipol, insurance financial strength rating

FitchRatings **A-**  **Positive**

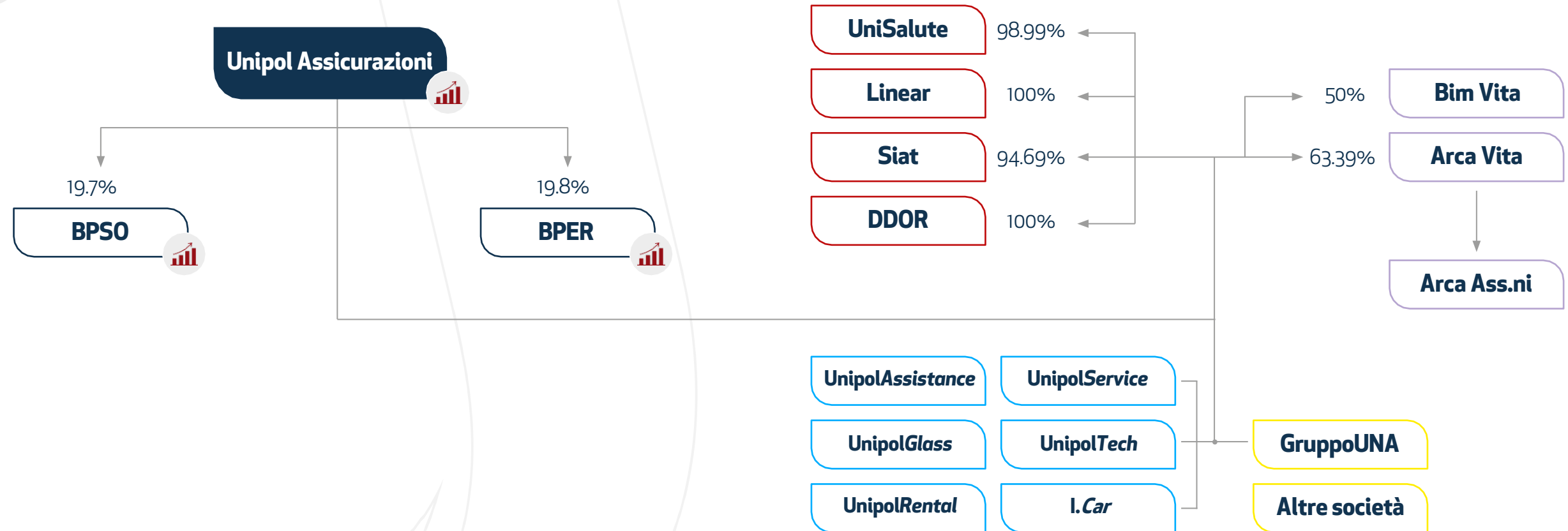
MOODY'S **Baa2**  **Stable**

MORNINGSTAR | **DBRS** **A high**  **Stable**

Group Structure

Figures at 1st January 2025

 Listed companies



Unipol Assicurazioni S.p.A.
Registered Office
Via Stalingrado, 45
40128 Bologna

www.unipol.com
Media relations
presso@unipol.it