

# FACT SHEET





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 **€15.6bn** as at 31 December 2024, of which **€9.2bn** 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 active in **direct MV insurance** (Linear Assicurazioni), **transport** and **aviation insurance** (Siat), **health insurance** (UniSalute), **pension funds** and it covers the **bancassurance channel** (Arca Vita and Arca Assicurazioni).

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

**Linear**  
Gruppo Unipol

**Siat**  
ASSICURAZIONI

**UniSalute**  
SPECIALISTI NELL'ASSICURAZIONE SALUTE

**ARCA VITA**

**ARCA ASSICURAZIONI**

UNA  
  
ITALIAN HOSPITALITY

**Santagostino**  
LA TUA SALUTE

TENUTE DEL CERRO



## KEY FIGURES



**15.6** billion euro  
Direct insurance  
income



**9.2** billion euro  
Non-Life premium  
income



**9.6** billion euro  
Consolidated  
shareholders' equity



**212%**  
Solvency ratio



**6.4** billion euro  
Life income



**16.8** million  
Customers



### Distribution

1,888 agencies and 4,923 sub-agencies in Italy (76 points of sale in Serbia), in addition to 3,223 bancassurance branches (bancassurance distribution agreements)



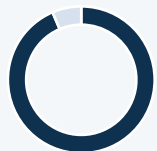
**1,119** million euro  
Consolidated  
net profit



**12,770**  
Employees



**4.1** billion euro  
Real estate assets



**93.6%**  
Combined ratio

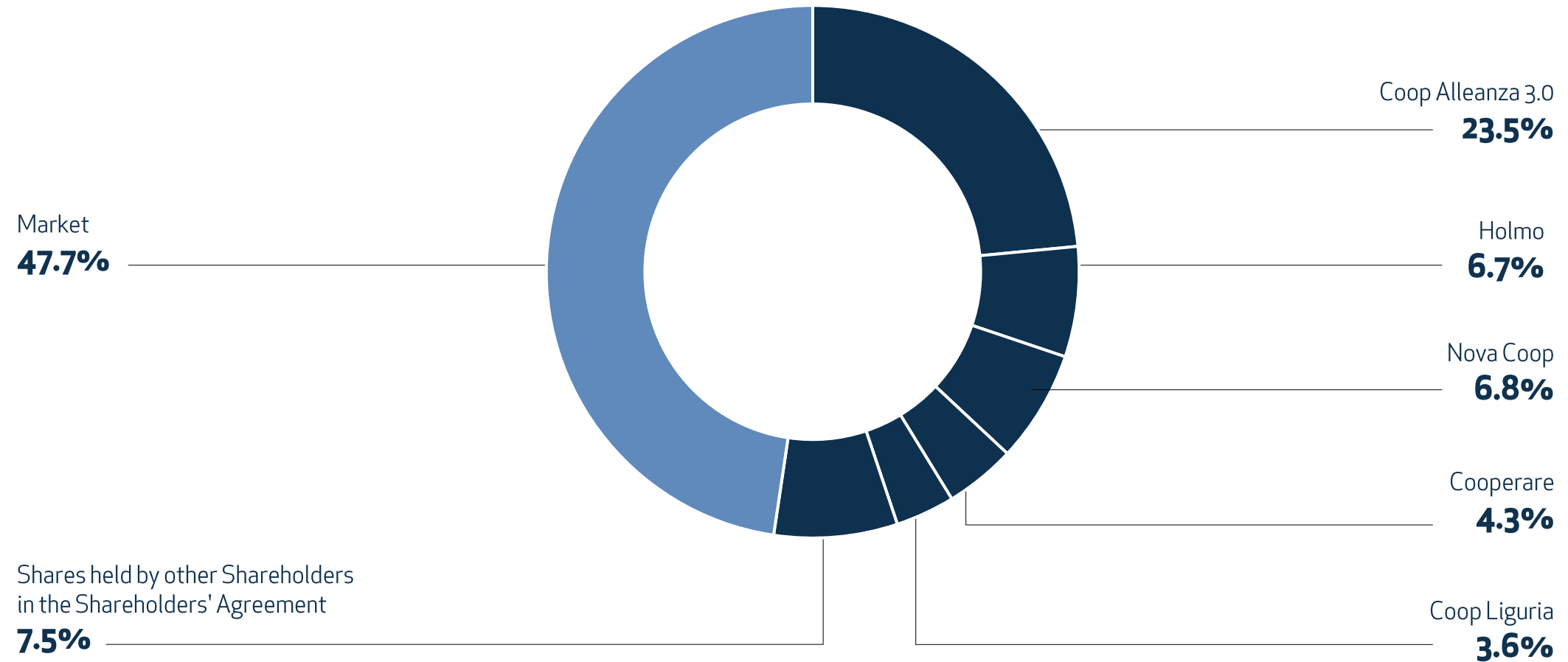


**67.6%**  
Loss ratio



**26.0%**  
Expense ratio

Figures at 31 December 2024



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](http://www.unipol.com), Investors/Shareholders/Shareholders' Agreement section

Figures at April 2025



## Unipol, insurance financial strenght rating

FitchRatings

**A-**



POSITIVE

MOODY'S

**Baa2**



POSITIVE

MORNINGSTAR | DBRS

**A high**

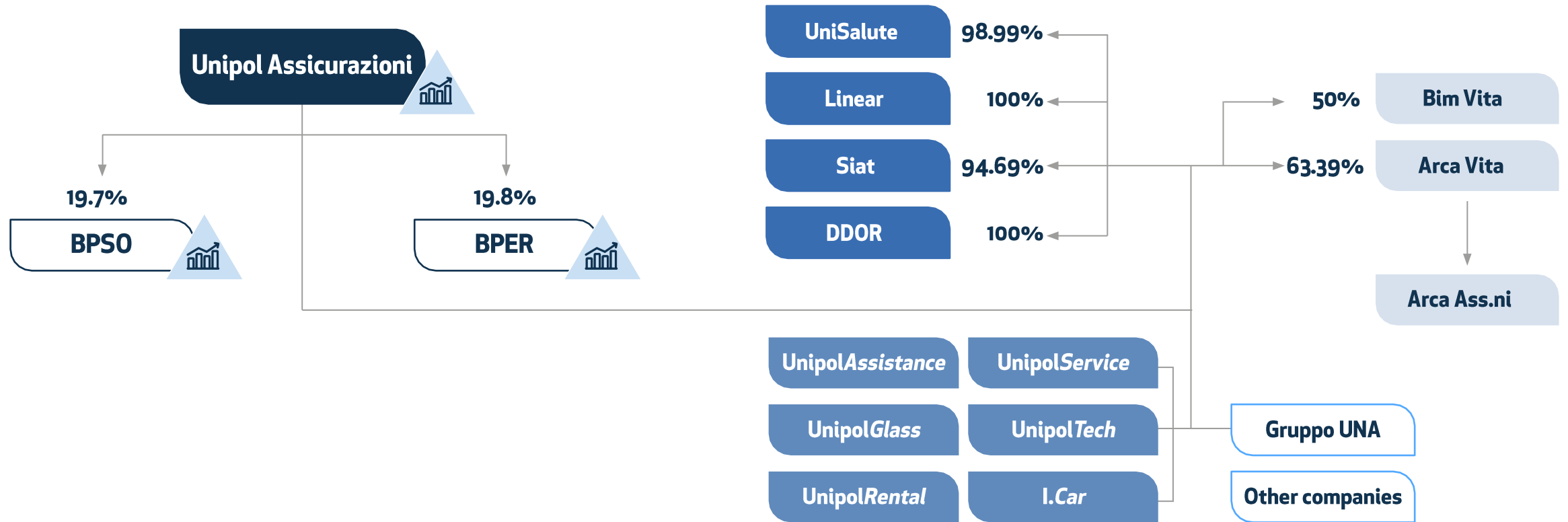


STABLE

Figures at 31 May 2025



# GROUP STRUCTURE



 Listed companies

Figures at April 2025



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