



UNIPOL 2025-2027 STRATEGIC PLAN

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

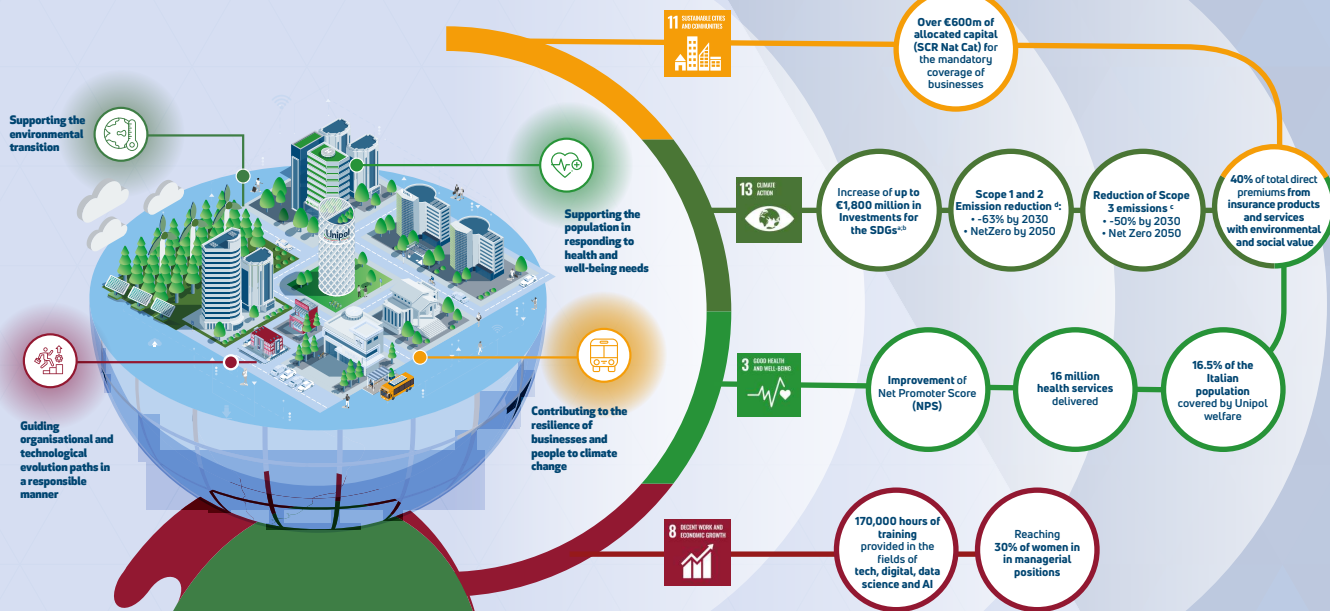
SUSTAINABILITY PLAN 2025-2027

**Stronger communities**  
**Faster closing protection gap**  
**Better society readiness**



# Strategic Guidelines

## Target



<sup>a</sup> Targets are subject to market trends and geopolitical constraints

<sup>b</sup> Targets refer to the FVM (Fair Market Value) plus the new commitments signed during the plan period with SDG-linked underlying plans with underlying SDG's

<sup>c</sup> 50% reduction by 2030 (baseline 2022) in carbon intensity (ICD)(e)(EVIC) of directly managed portfolios of listed equities and publicly traded corporate bonds

<sup>d</sup> Scope 1 and 2 emissions refer to electricity, gas, and other energy consumption from all operational buildings under Unipol Group's direct control, in Italy and abroad, as well as the Group's employee vehicle fleet, using the market-based method in line with the GHG Protocol

# Actions

The wellbeing and prosperity of people and society are increasingly linked to the health and protection of natural ecosystems. With the 2025-2027 Sustainability Plan, **Unipol strengthens its contribution to the ecological and social transition through its core activities: insuring, investing, and innovating.**

The challenges to be faced are well known: climate change, loss of biodiversity, demographic shifts, increasing inequalities, the impact of technological evolution on people and organisations, an increasingly turbulent global context..

**Unipol intends to contribute with its own skills and values to increasing the resilience of society to cope with the changes taking place**, enriching its role of protection with an offer capable of providing targeted responses to the needs of individuals and businesses, and expanding the support provided to customers with information and prevention opportunities, **to reduce the risks and impacts of adverse events.**

The commitment translates into the **definition of concrete objectives: for the reduction of the protection gap, for the promotion of health and well-being through a multitude of tools and channels, in support of the decarbonisation path of society, for responsible technological evolution.**

Towards the people who work at Unipol, the primary recipients of responsibility and at the same time the driving force behind the results of the Group, the commitment is to **support the development of different talents by combining equity and constant motivation**, to ensure the growth of skills suited to effectively navigate change.



# Towards 2027

13 CLIMATE ACTION



**Interventions to safeguard and restore sensitive areas for biodiversity**



**Reduction of the environmental impact of claims management processes** through tools for virtual assessment



**Development of the "green box" approach to encourage more sustainable and safer driving behaviours**



**Membership in the Forum for Insurance Transition to Net Zero (FIT) of the United Nations Environment Programme (UNEP)** to strengthen commitment to **reducing emissions related to insurance activities**



# Towards 2027

## 3 GOOD HEALTH AND WELL-BEING



Projects supporting the **empowerment of the most vulnerable, the development of inland areas, financial education** of young people and adults



Promotion of **welfare at SMEs**



**Affordable mental health** care services and products



Development of customised insurance policies that provide '**smart**' and affordable **cover** to meet diverse needs and budgets



Strengthening and dissemination of **prevention measures including primary prevention on lifestyle and behaviour**



Facilitating **young people's access to social security**



# Towards 2027

## 11 SUSTAINABLE CITIES AND COMMUNITIES



**Support for individuals and businesses in raising awareness of climate risks and risk mitigation measures**, using a multi-channel approach through the deployment of **Derris, Ada, Home Safe**



**Promotion of a risk-awareness culture and adaptation education** across the country, thanks to the expertise of the

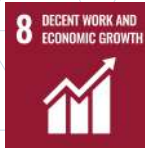


**Proactive approach in managing claims of catastrophic events** to support people and businesses affected by extreme weather.





# Towards 2027



**Responsible introduction of AI** in business processes towards customers and employees through policies, fairness and rights procedures, change management and training



Gender Equality  
Certification  
**UNI PdR 125:2022**



Training and change  
management for the  
**dissemination of the  
inclusivity culture**



