

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.

Its main shareholders include companies that form part of 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 **€15.6bn** at 31 December 2024, of which **€9.2bn in non-life income** and **€6.4bn in life income**.

Carlo Cimbri is the Chair of Unipol Assicurazioni and **Matteo Laterza** is the Chief Executive Officer and Managing Director.

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 & Health 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.

It also operates in the direct vehicle insurance business through [Linear Assicurazioni](#), and [Siat](#), the only Italian company that deals exclusively with transport and aviation insurance.

Unipol also plays an active role in promoting innovation and digital transformation through [Leithà](#) which aims to maximise the value of the vast quantity of data held by the insurance group through intensive use of algorithms and innovative ICT solutions. The idea is to gain and maintain a competitive edge over competitors and meet the needs of a constantly evolving market.

In the health business, [UniSalute](#) is the leading health insurance company in Italy and collected €1bn in premiums in 2024. The Group also owns [Santagostino](#), a network of specialist outpatient clinics which combines high quality with accessibility.

The Group also operates outside Italy and its subsidiary [DDOR Novi Sad](#) is one of the main insurance companies in Serbia.

Mobility & Telematic and Payment Services

The Group is an all-round partner in the entire life cycle of the mobility business, especially through [UnipolMove](#), the main alternative in the area of electronic toll collection and created by [UnipolTech](#), which manages the online payment products of the Group, and [UnipolRental](#), the largest fully Italian long-term rental company on the market.

Bancassurance

The [Unipol Group](#) also controls the **bancassurance** channel through [Arca Vita and Arca Assicurazioni](#) held by parent company Unipol Assicurazioni S.p.A. (which distribute life and non-life policies through the Banca Popolare dell'Emilia Romagna and Banca Popolare di Sondrio groups along with other banks), in addition to joint ventures with leading Italian banks.

Real Estate and Other Sectors

It is one of the main operators in Italy in the real estate sector in terms of value of assets managed, and owns properties of great historical, symbolic and architectural significance. It created the [Urban Up](#) project to study and redevelop some important properties in order to maximise their value.

The Group is an important player in the Italian hotel sector with the [Gruppo UNA](#) brand; it also has interests in the agricultural sector, through [Tenute del Cerro](#), and in port facilities with [Marina di Loano](#).

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