

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)



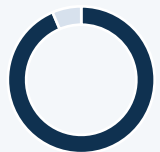
1,119 million euro
Consolidated
net profit



12,770
Employees



4.1 billion euro
Real estate assets



93.6%
Combined ratio

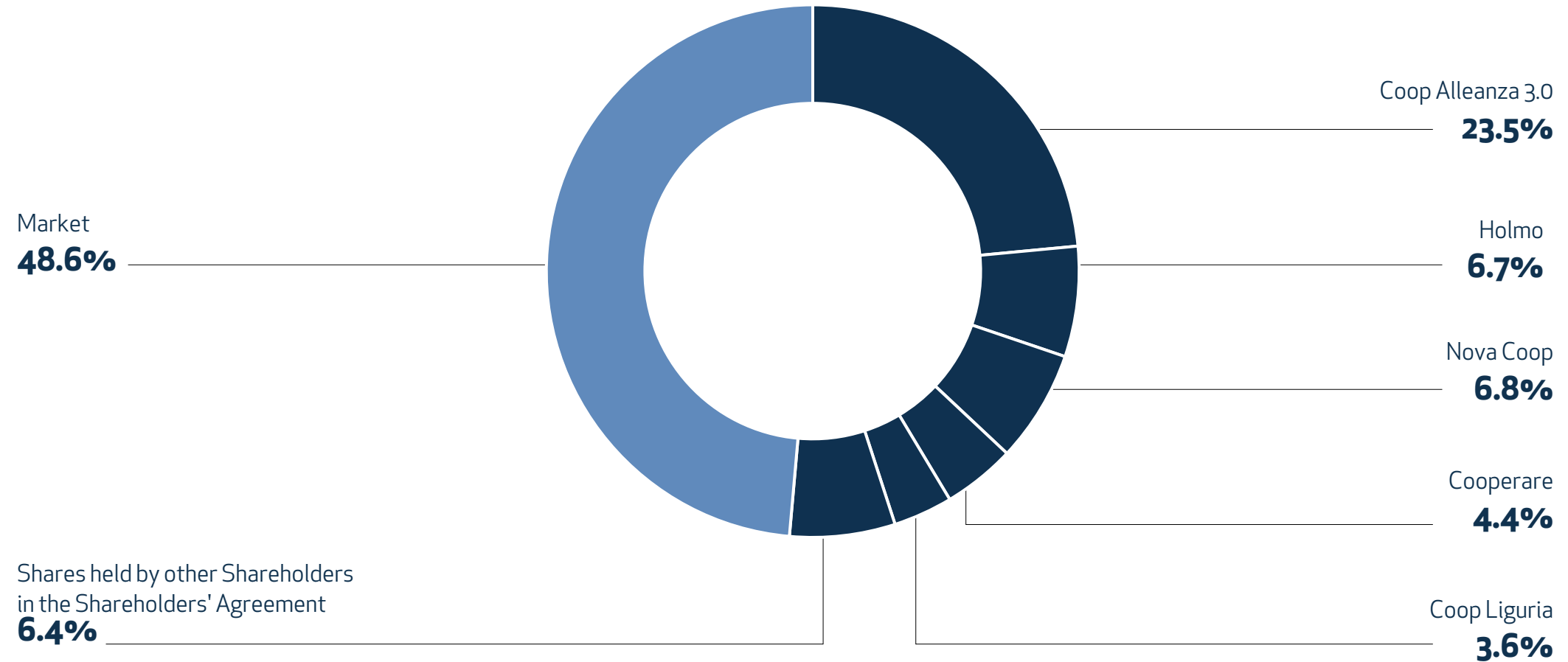


67.6%
Loss ratio



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, Investors/Shareholders/Shareholders' Agreement section

Figures at October 2025



Unipol, insurance financial strenght rating

FitchRatings

A



STABLE

MOODY'S

Baa2



POSITIVE

MORNINGSTAR | DBRS

A high

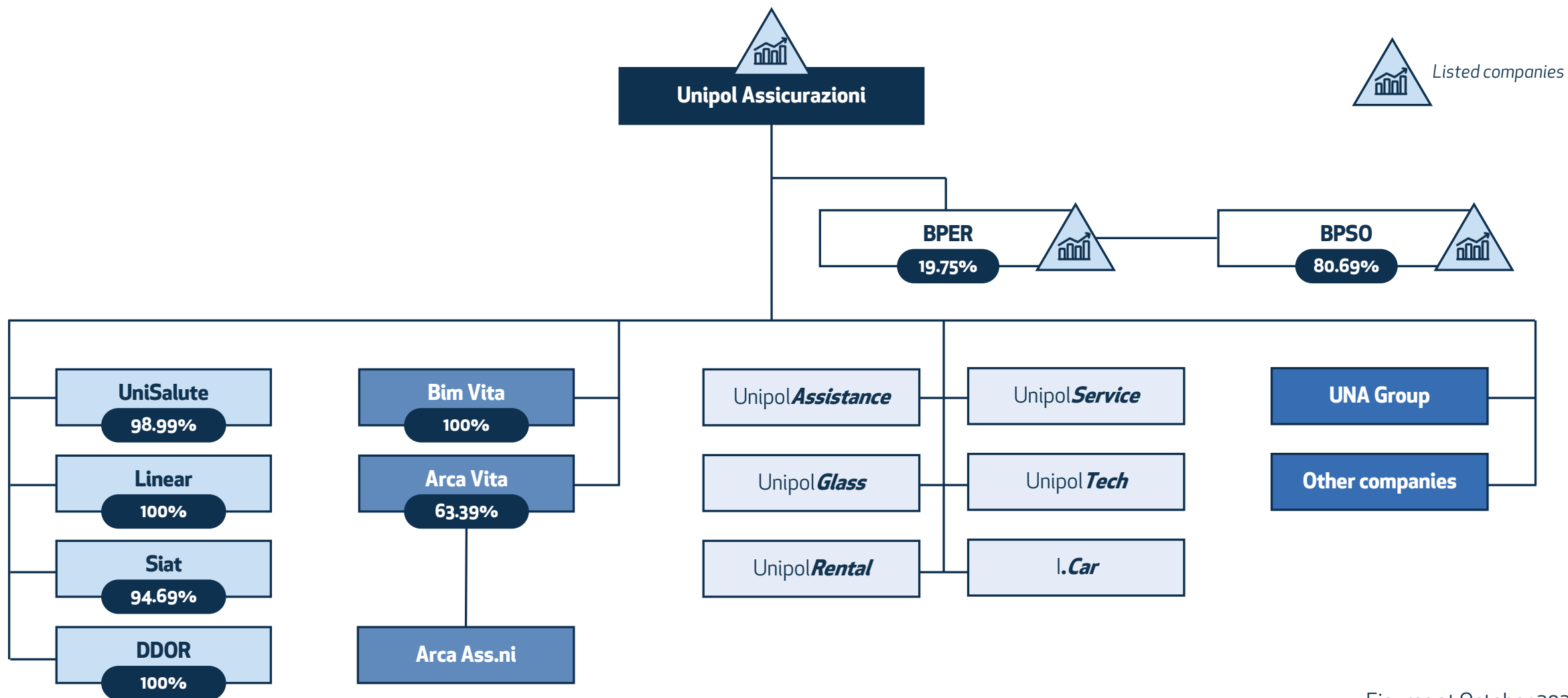


STABLE

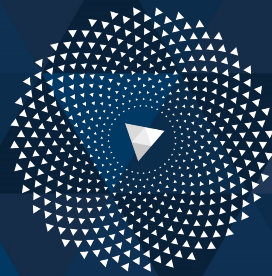
Figures at 1 August 2025



GROUP STRUCTURE



Figures at October 2025



Unipol

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