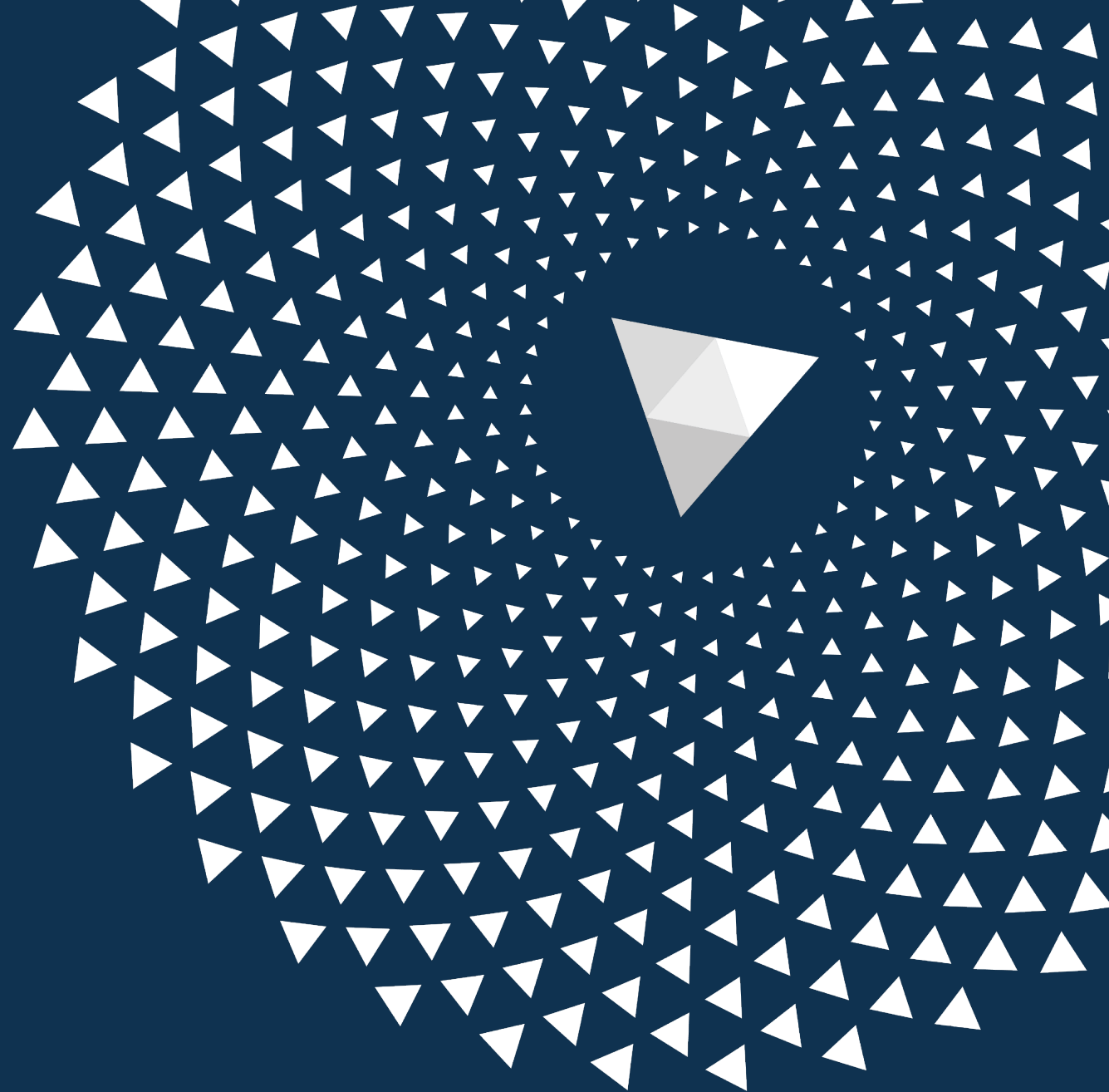


COMPANY PROFILE



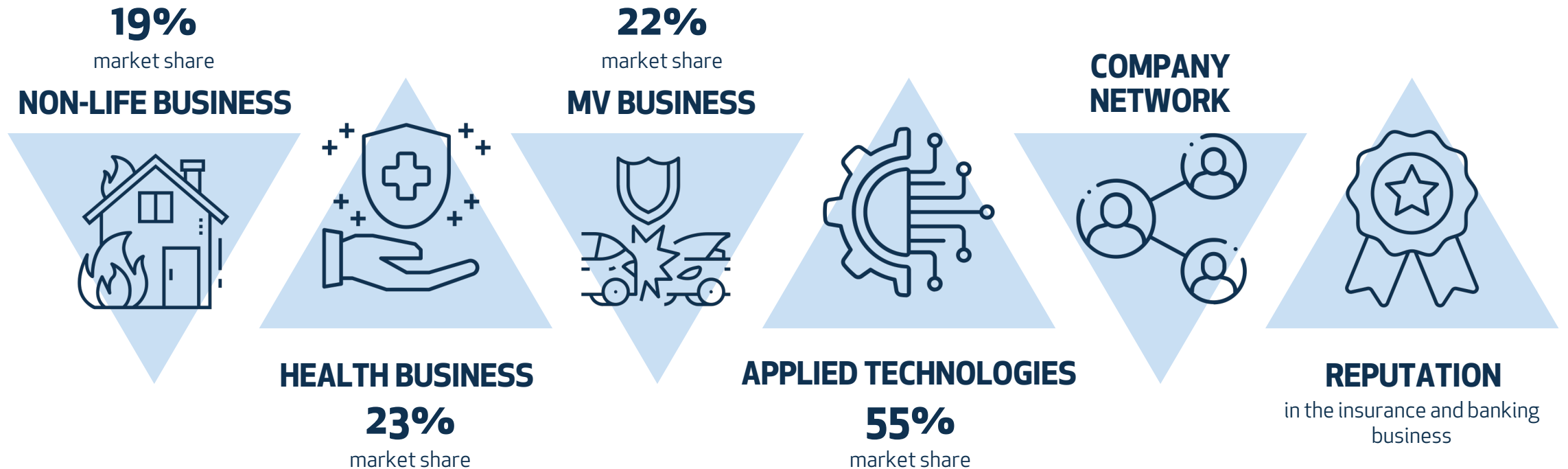
01

UNIPOL GROUP PROFILE





Unipol Group Leadership in Italy





Main data



Leader in the non-life sector
with a market share of
18.7% in Italy



15.6 billion
in premiums collected



Group ranks first in terms of
market share (**23.4%**)
in the health business



Group ranks first in the
pension sector with
6.6 billion in assets under
management

One of the leading institutional investors



Manages financial and real
estate assets worth **57.4***
billion



12.4 billion
Market capitalisation
(at 30 May 2025)



Unipol Assicurazioni is listed on the
Italian Stock Exchange.
It is one of the top insurance shares in
terms of dividend yield

Integrated range of products and services strategy

- Covers the full range of insurance products
- It is particularly active in the supplementary pension and health sectors
- It also has interests in the real estate, hotel and agricultural sectors

Reputation matters



76.9 points out of 100
result in terms of reputation



The brand is **Top of Mind**
at market level



The largest network of agencies in Italy

 **12,770**
employees

 **16.8 million**
customers

The multi-channel strategy of Unipol

 **1,888** agencies
and **4,923** sub-agencies in Italy

 **3,223**
bank branches with bancassurance
distribution agreements

Leader in Europe in black box insurance policies

 About **3.5 million**
devices installed

 It has a market share of
55% in Italy

Ratings

Unipol, insurance financial strength rating

FitchRatings

A



STABLE

MOODY'S

Baa2



POSITIVE

MORNINGSTAR

DBRS

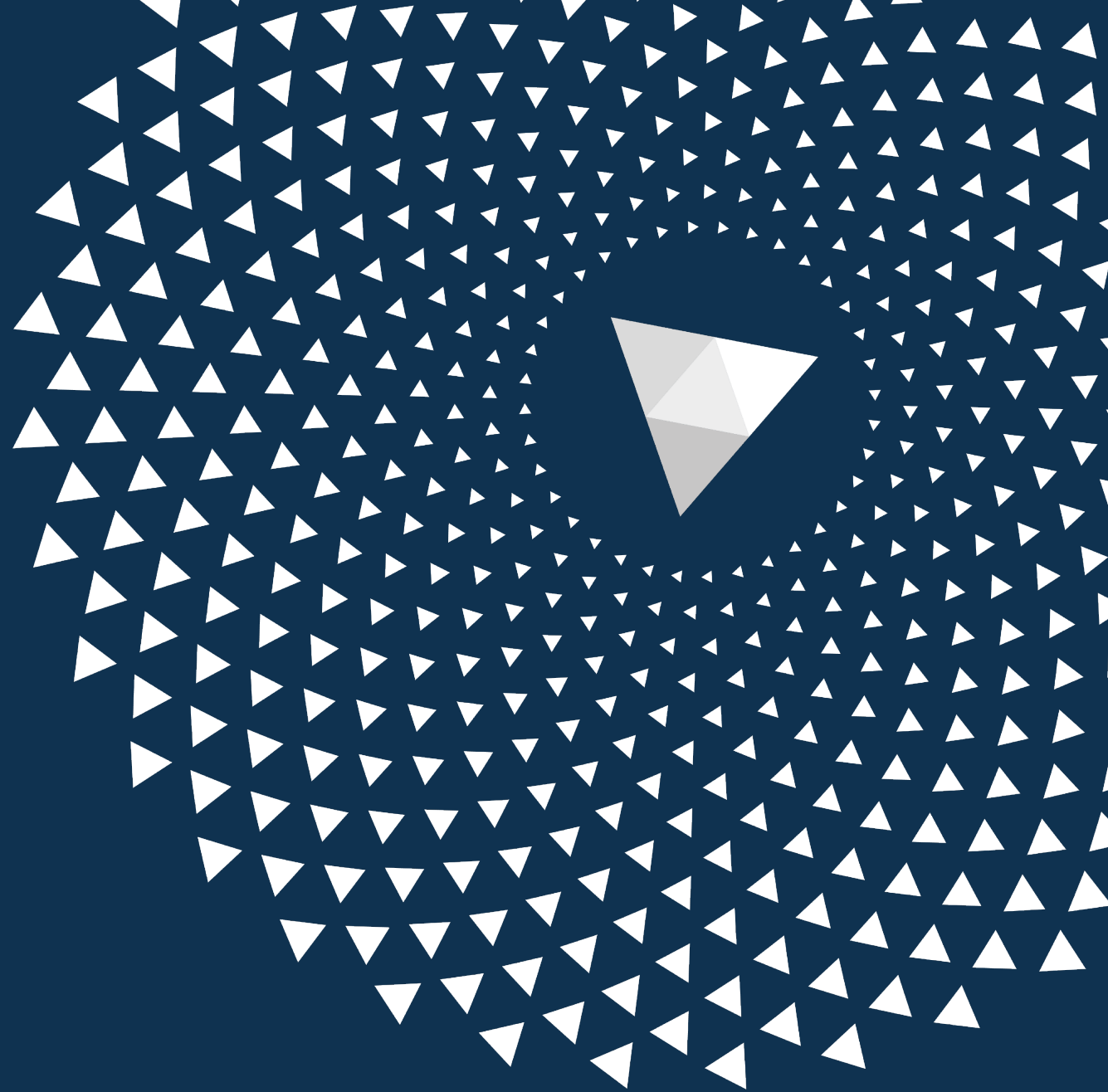
A high



STABLE

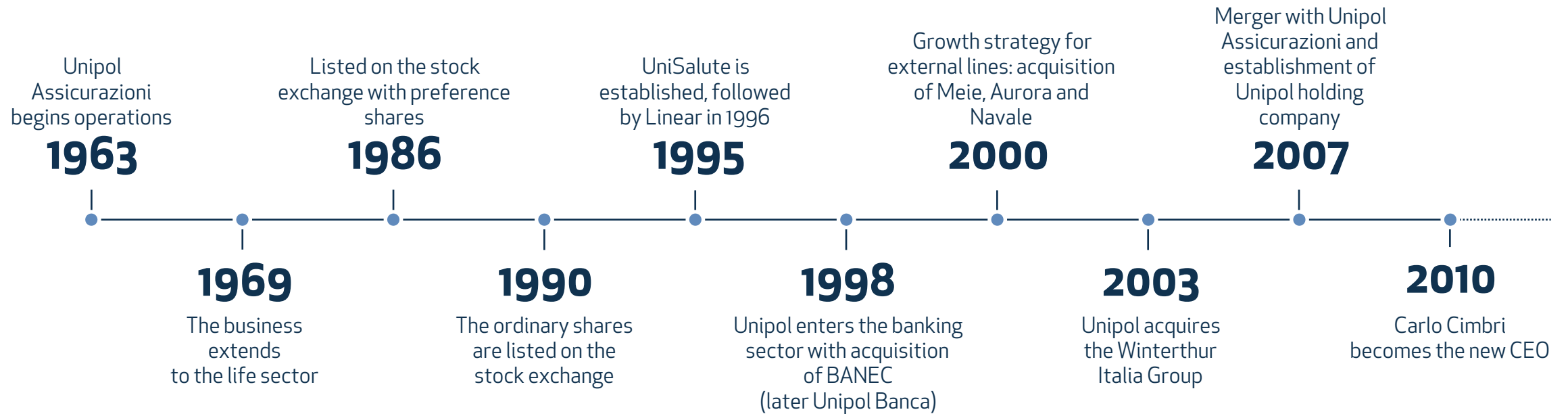
02

ABOUT US



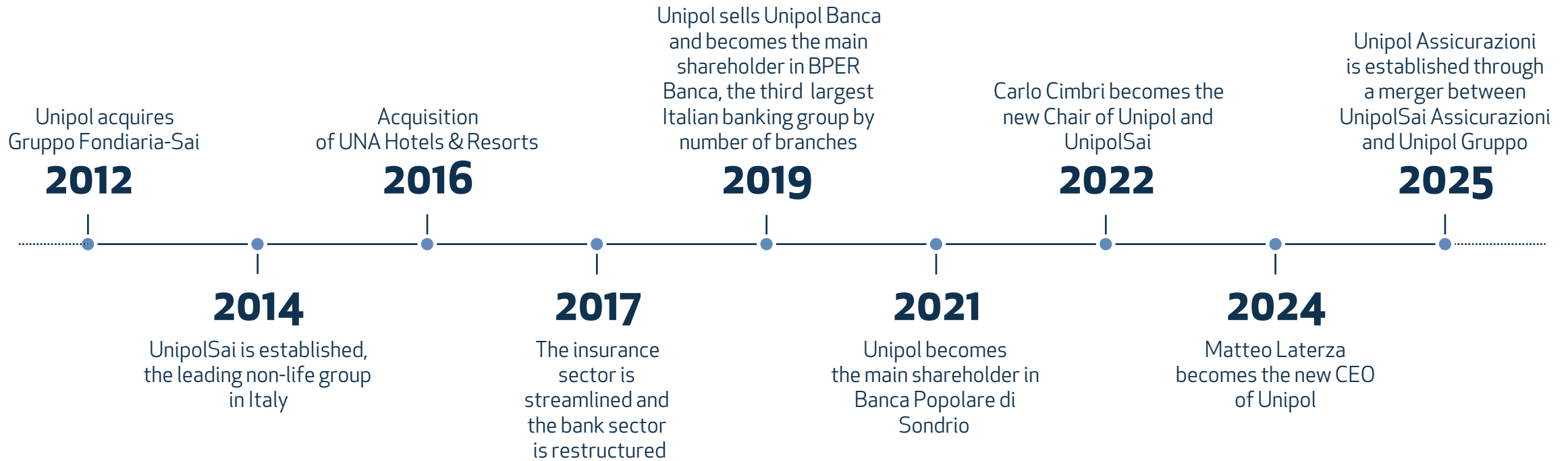


History of the Group



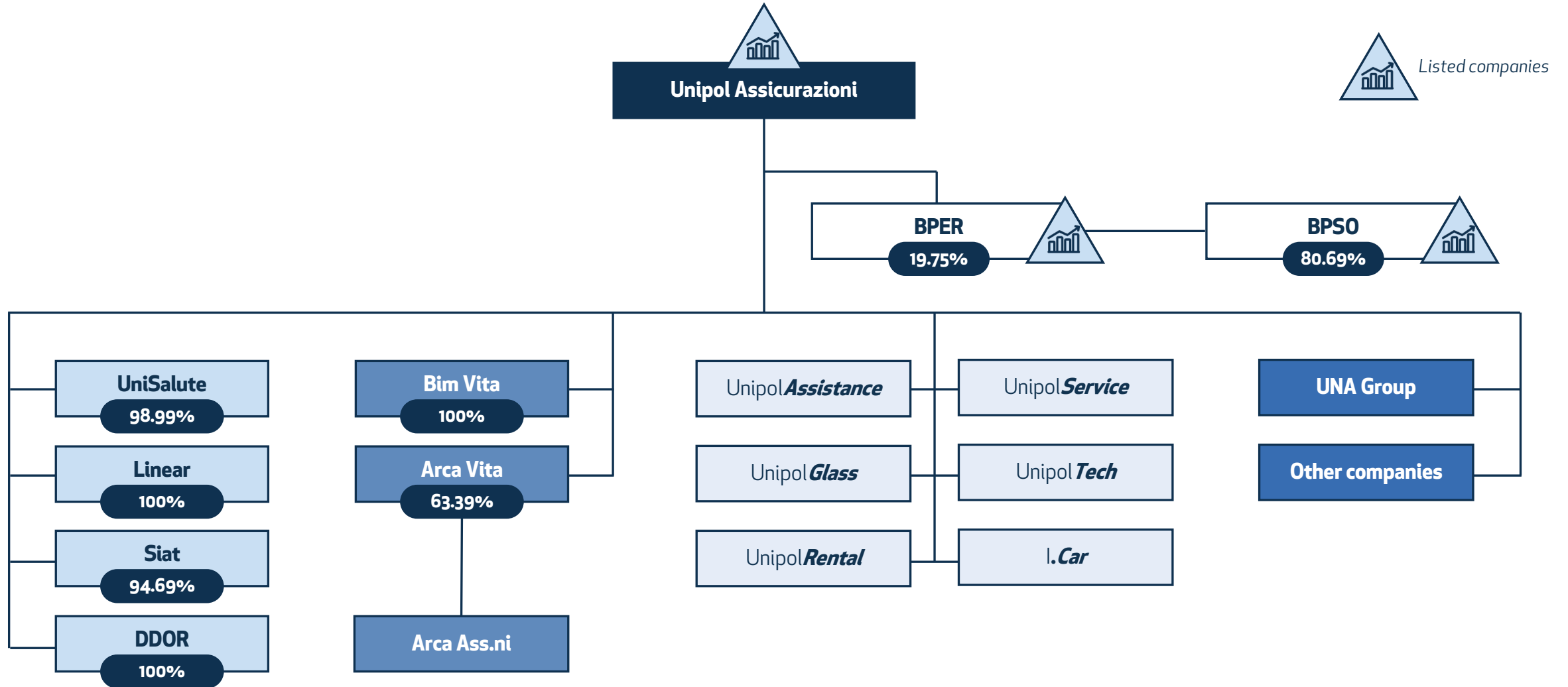


History of the Group



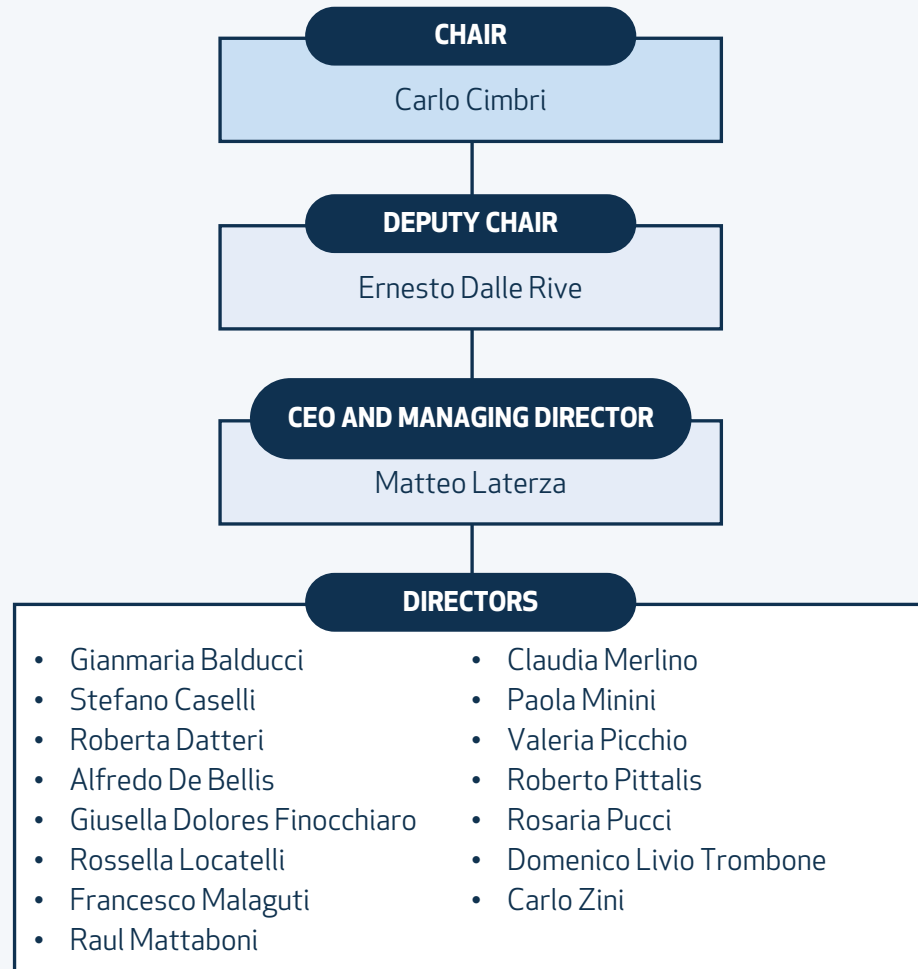


Group Structure





Board of Directors of Unipol Assicurazioni S.p.A.

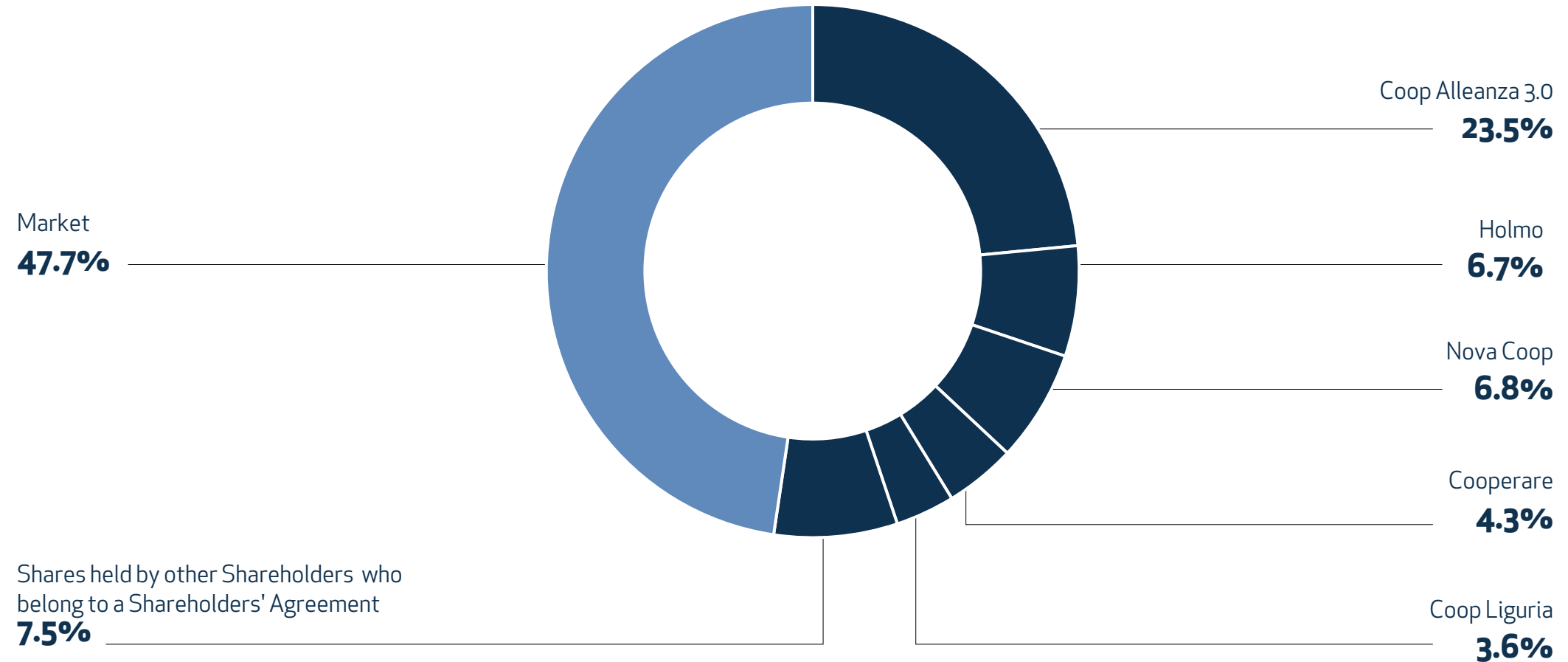


Board of Statutory Auditors of Unipol Assicurazioni S.p.A.





Shareholders



Note: 30.053% of the share capital is allocated to a Shareholders' Agreement, with details to be found on www.unipol.com, Investors/Shareholders/Shareholders' Agreement section
Figures at April 2025



Ranking in Italy and sales network

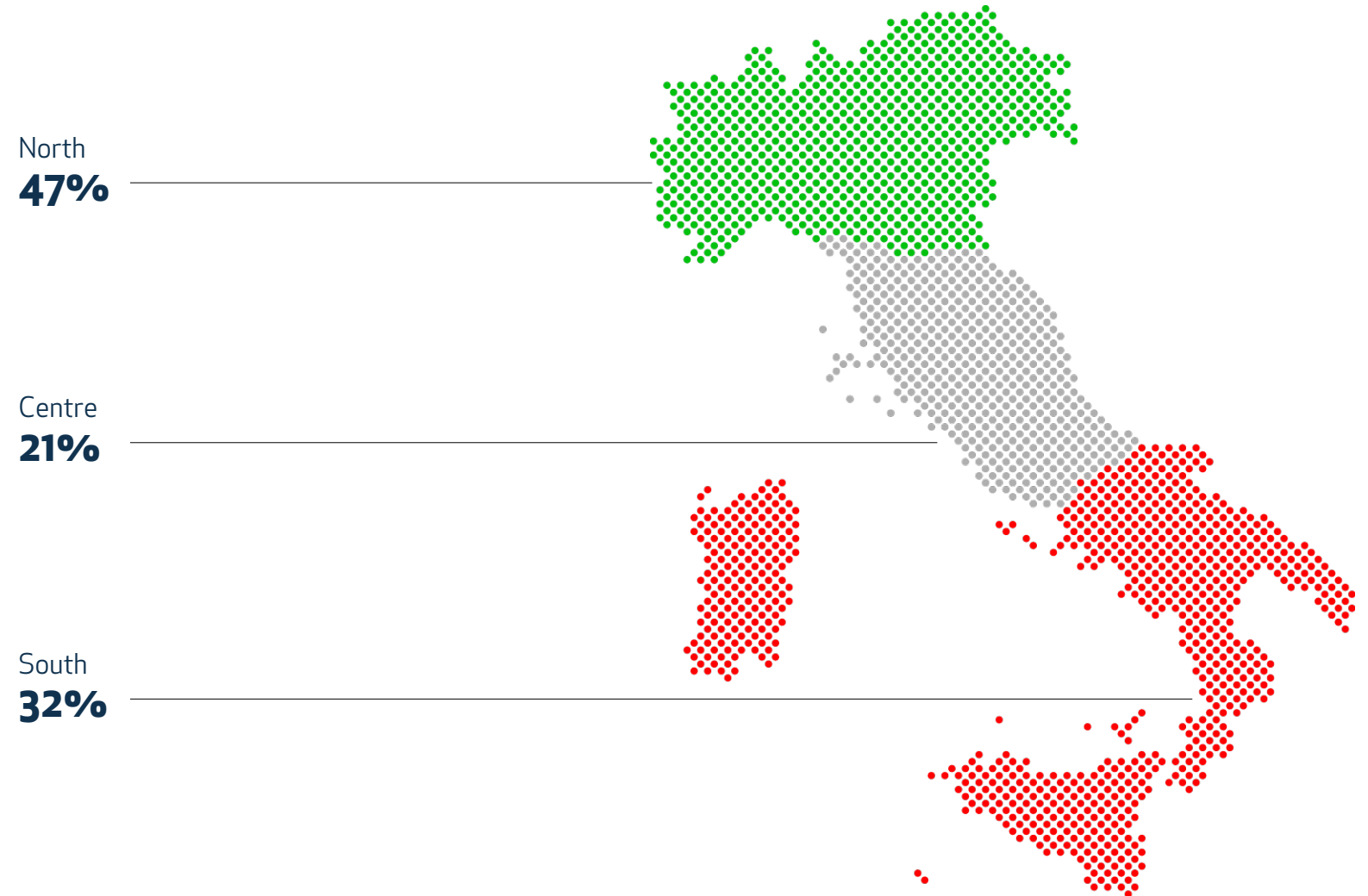
Non-life premiums*		M.S. %
UNIPOL	9,043	18.7%
Generali	9,001	18.6%
Allianz	5,935	12.3%
Axa Italia	3,126	6.5%
Reale Group	2,919	6.0%
Zurich	1,695	3.5%
Vittoria	1,600	3.3%
Gruppo Intesa	1,516	3.1%
Prima.it	1,358	2.8%
Groupama	1,044	2.2%

Life premiums*		M.S. %
Generali	23,370	19.5%
Poste Vita	18,264	15.2%
Gruppo Intesa	18,120	15.1%
Allianz	13,040	10.9%
UNIPOL	6,425	5.4%
Mediolanum	6,069	5.1%
Credit Agricole	4,337	3.6%
Axa Italia	3,752	3.1%
BNP Paribas	3,543	3.0%
CNP Unicredit	3,482	2.9%



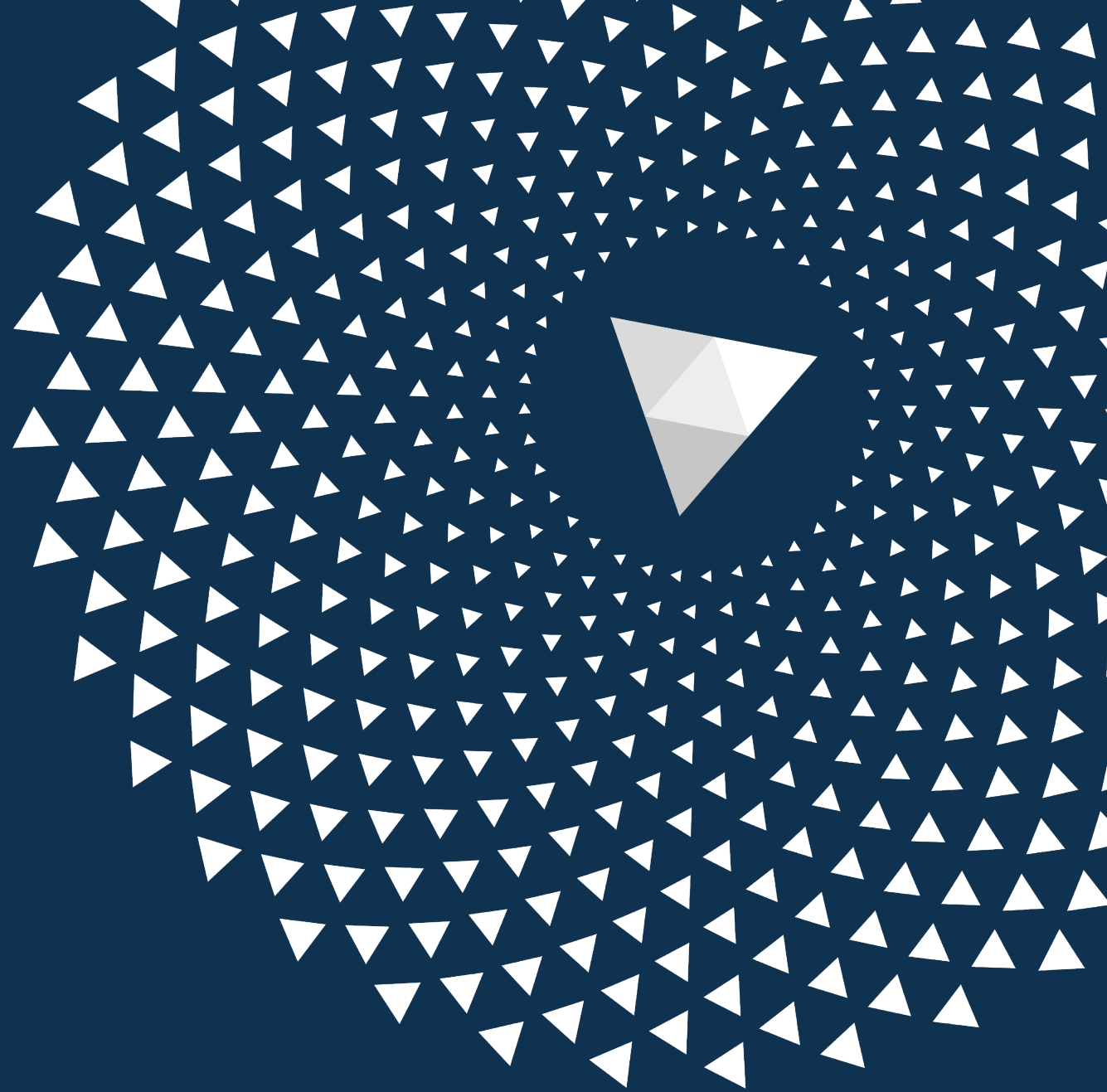
Sales network

**Leading agency
network in Italy**
(1,888 agencies)



03

VISION
AND MISSION





VISION AND MISSION

Vision



We aim to be a leading Italian group
supporting people and their needs



We aim to bring **trust and security**
to people's lives **for the future**



We aim to **listen to our people and recognise their value**, making
merit-based choices



We aim to act as an **innovative representative**
for development issues in our country



We aim to **enhance the value of the social dimension**
of our business

Mission



To be responsible **for improving**
the quality of life of our customers



To pursue **efficient, profitable** and **sustainable**
business management



To work **with simplicity, effectiveness and transparency**
to stay in line with stakeholder needs



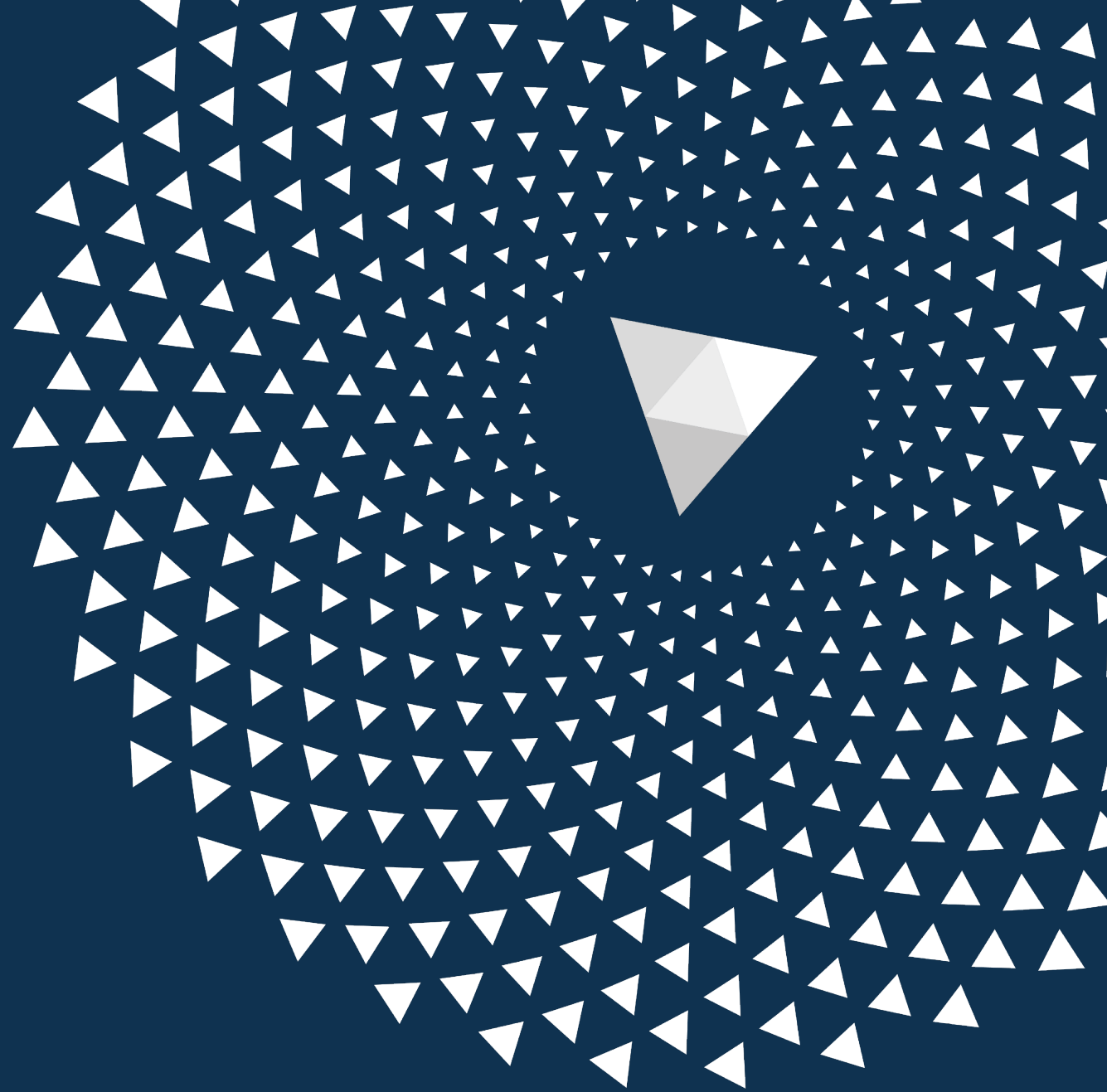
To promote a **culture of innovation** focused on providing
more benefits to customers



To contribute towards finding **new solutions**
and tools for social wellbeing

04

SHARED AND SUSTAINABLE VALUE





The Group's contribution to sustainable development

The 5 core principles of the Group Charter of Values:



Sustainable Development Goals of interest to the Unipol Group



The Group is increasing the integration of sustainability factors into its business and its commitment to supporting sustainable development and the ecological transition:

- **31.5%** of total premium income comprises **products with social and environmental value**
- **14.8%** of Italians covered by **Unipol Group Welfare** insurance (**Life and Health**)
- **€1.64bn** in investments supporting the **2030 Agenda**
- By 2024 year-end, **50.5% reduction** (vs 2019¹) in **Scope 1 and 2² emissions** linked to consumption of electricity, gas and other energy sources
- By 2024 year-end, **23.7% reduction** (vs 2022³) in **Scope 3⁴ emissions**

¹ Baseline for definition of the 2030 target.

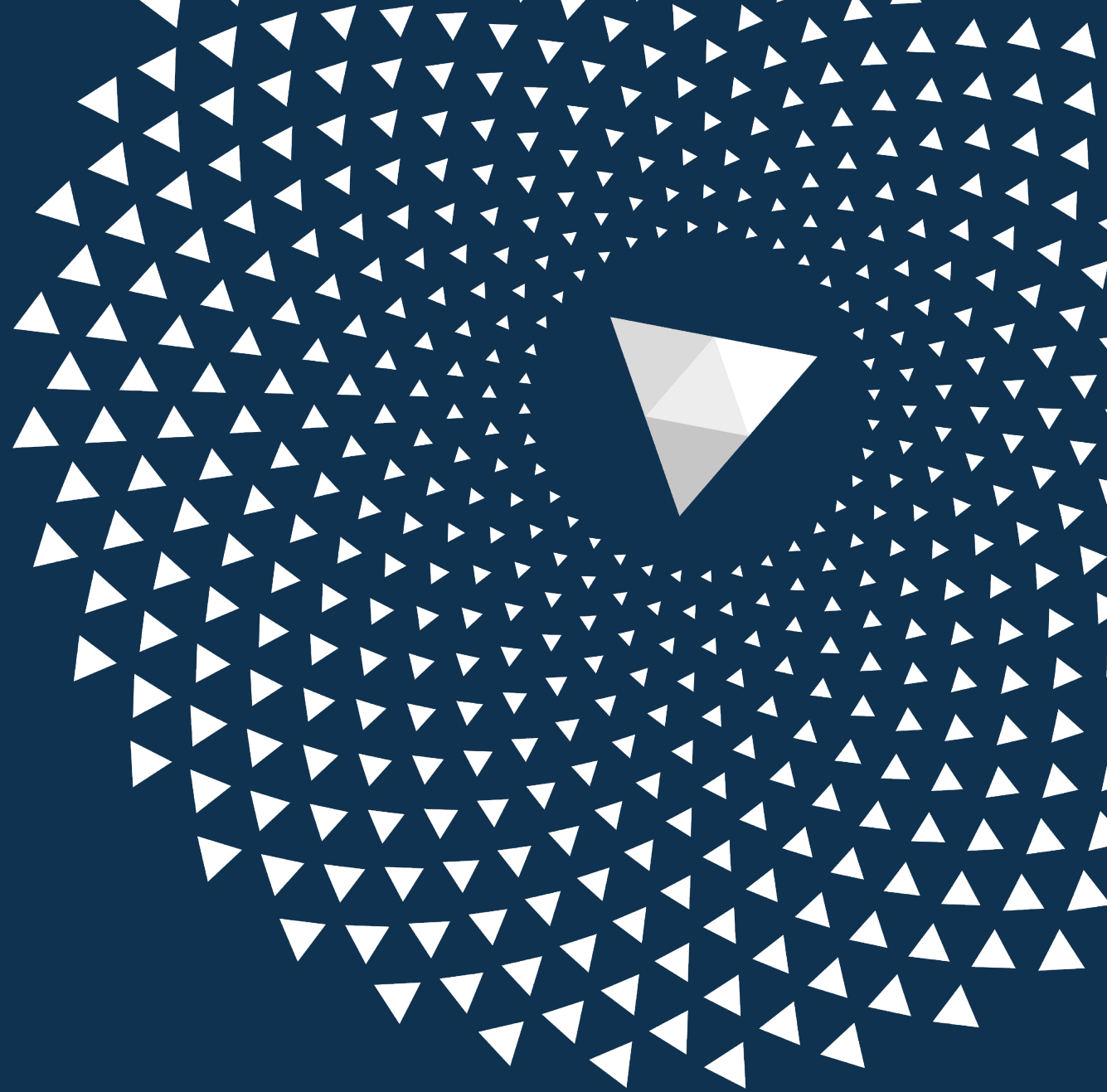
² Scope 1 and 2 greenhouse gas emissions of the Unipol Group operating property assets and company fleet.

³ Compared to 30 September 2022.

⁴ Emissions relating to the directly managed listed equity and publicly traded corporate bond portfolios.

05

KEY PERFORMANCE
INDICATORS





KEY PERFORMANCE INDICATORS

FY24 Key Performance Indicators

Unipol

	FY23 norm.	FY24
Premium income	14,931	15,621
Non-Life	8,521	9,175
MV	4,006	4,373
Health	955	1,110
Other Non-MV	3,560	3,691
Life	6,409	6,446
Combined Ratio	98.5%	93.6%
Loss Ratio	72.1%	67.6%
Expense Ratio	26.4%	26.0%
Consolidated net profit ^a	1,064	1,119

^a FY23 results are normalised apart from €267 million of goodwill recognised by Unipol in relation to its stake in BPSO. FY24 results include the impact of the new Solidarity Fund (€173 million before tax, of which €162 million in non-life and €10 million in life; €119 million after tax)

	FY23	FY24
Group net profit ^a	834	1,074
EPS (€) ^b	1.16	1.50
Dividends	273	609
DPS (€) ^b	0.380	0.850
Shareholders' Equity	9,799	9,628
Group Shareholders' Equity	7,967	9,321 ^c
BVPS (€) ^b	11.11	12.99
Solvency Ratio	215%	212%

^b Calculated on the total number of ordinary shares

^c The Group shareholders' equity includes the RT1 perpetual hybrid bond (nominal value €500 million).

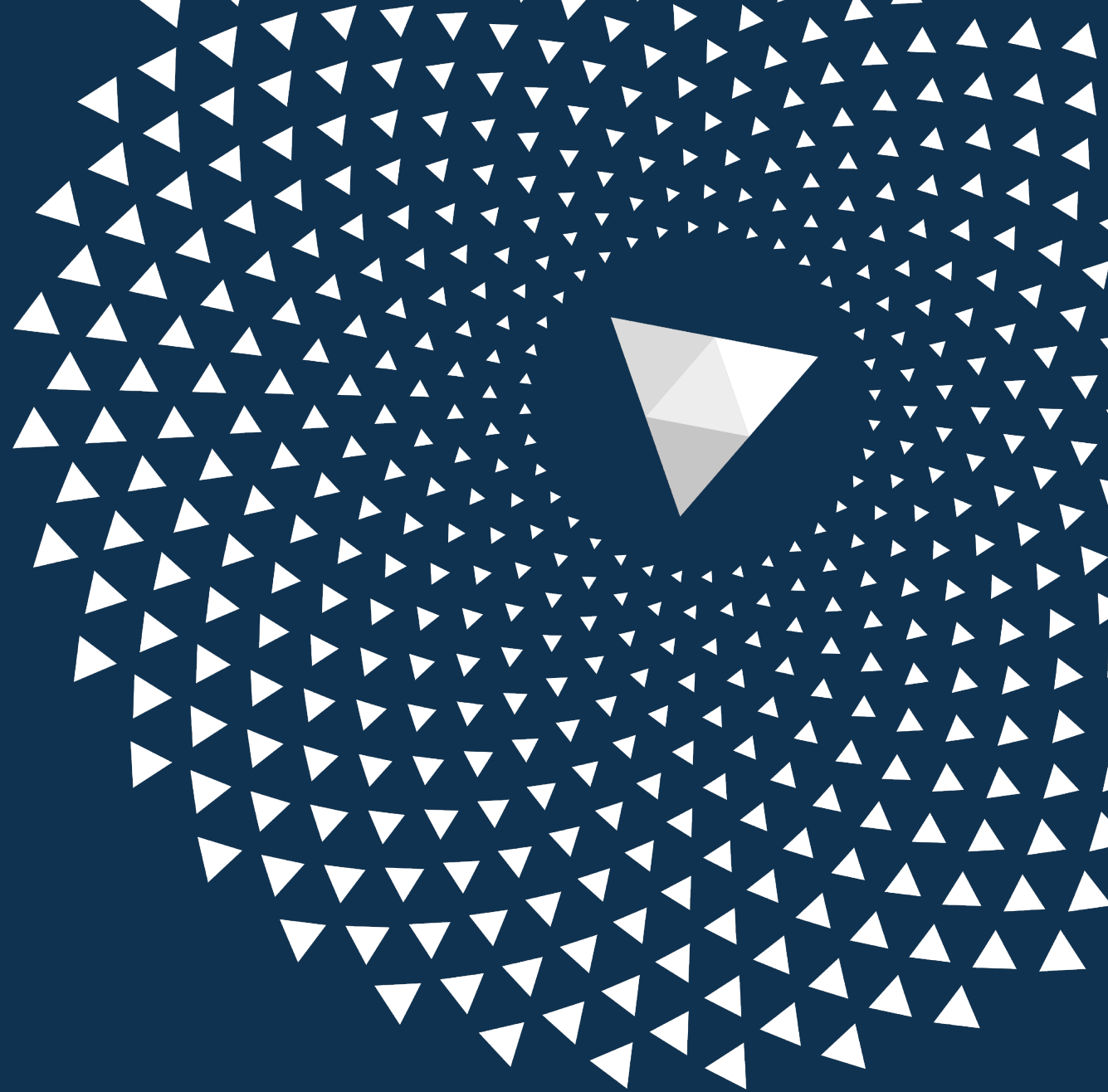
EPS: earnings per share; DPS: dividends per share; BVPS: book value per share

Amounts in millions of euro



06

BUSINESS
ACTIVITIES





Group activities

The Group covers risks in all areas:



Mobility



Work



Home and apartment
buildings



Protection of people and
health protection

It also operates in:



Investments and pensions

Bancassurance business

The Group operates in the business through agreements with:

BPER:



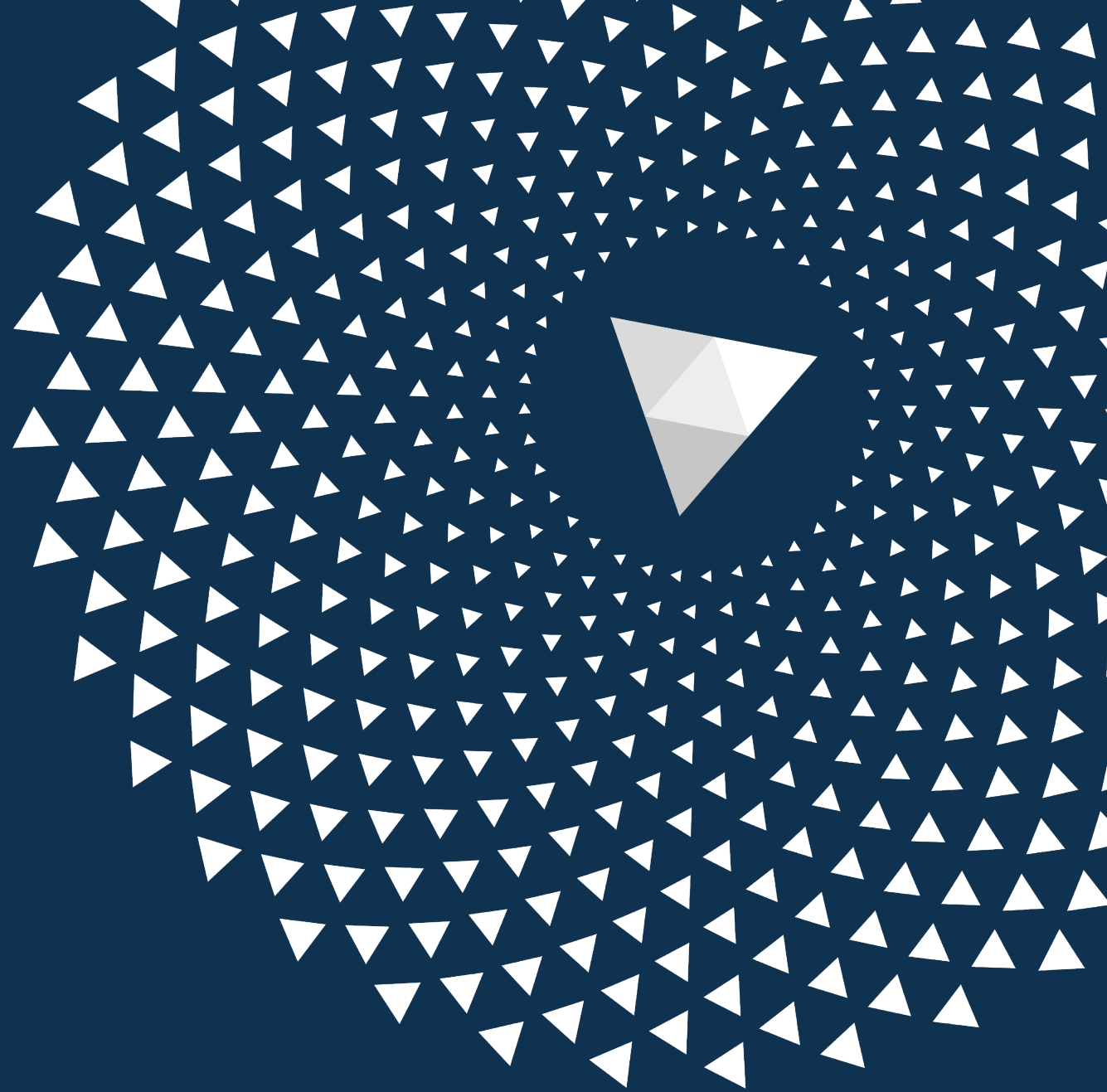
**Banca Popolare
di Sondrio**

Real Estate and other businesses

- The Group is one of the main operators in Italy in terms of assets owned in properties of great historical, symbolic and architectural significance
- It is also an important player in the Italian hotel, agriculture and port facility sectors

07

INSURANCE & HEALTH
BUSINESSES

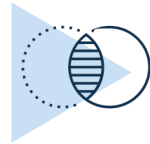




ABOUT US



It is the **Group's multi-branch insurance company**, established on 1 January 2025



It is the result of a merger between **Unipol Gruppo and UnipolSai Assicurazioni**

KEY DATA



10.9 billion
in total premiums



Largest **distribution network** in Italy
(1,888 agencies)

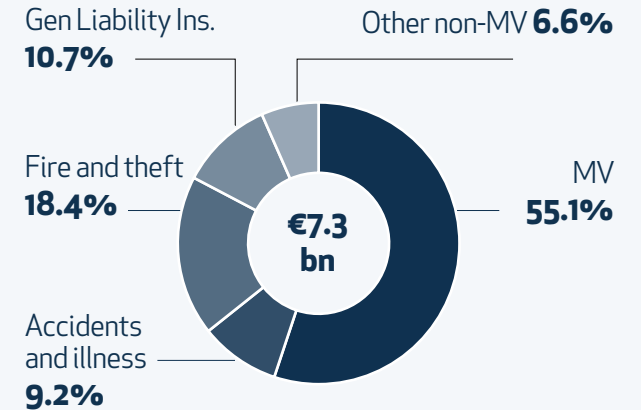


Market leader in MV insurance with
4.0 billion
in premium income

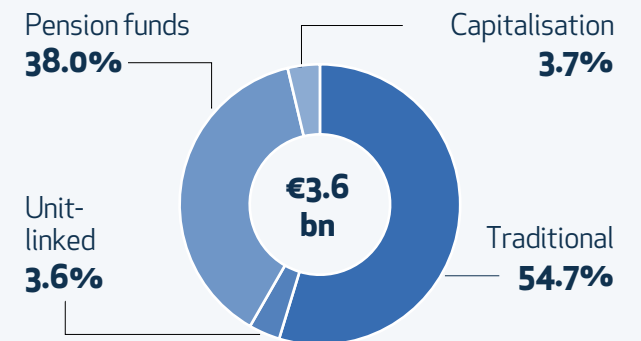
HIGH POINTS

- In 2003, Unipol was the first company in Italy to employ black box car insurance policies
- Leader in Europe, while in Italy it has an estimated market share of 55% with about 3.5 million installed devices
- In 2022, it entered the electronic toll collection market with Unipol *Move*, developed by Unipol *Tech*

FY24 NON-LIFE PREMIUMS



FY24 LIFE PREMIUMS





LEADING HEALTHCARE INSURANCE COMPANY IN ITALY



Established by the Unipol Group in 1995, it is the **leading healthcare insurance company in Italy**



It protects the health of **11 million** customers every day

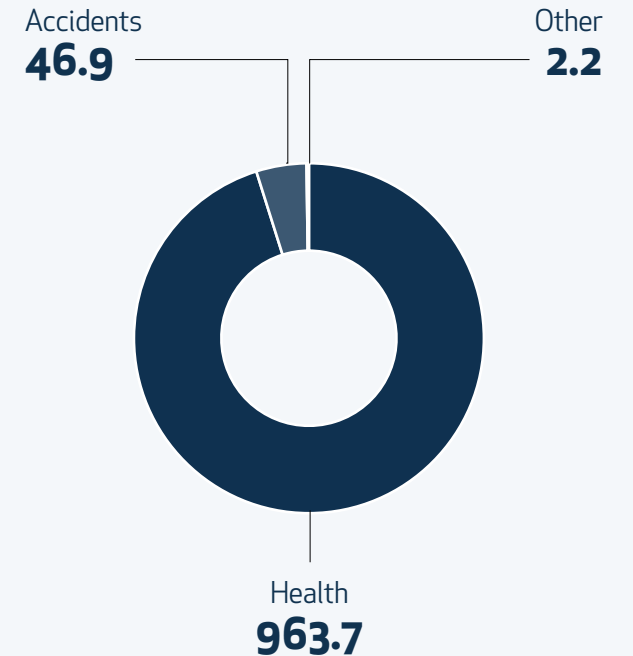


€1,013 million in direct premium income

RESPONDING EFFECTIVELY TO ALL NEEDS

- It has been dealing exclusively with health protection for 30 years and offers **customised health plans**
- The range of services encompasses collective policies for companies, funds and banks, and tailor-made solutions available through the Unipol Group agency network, the bank branches and the Internet site
- It guarantees its policy-holders rapid access to the **best healthcare facilities** in Italy and abroad
- Established in 2016, **SiSalute** is a UniSalute company that offers personalised non-insurance services relating to personal health, the world of work and the welfare area

BREAKDOWN OF INCOME (€m)





Proprietary Health Facilities



Santagostino is a network of **45 specialist clinics** established in 2009 which introduced a groundbreaking model in Italy combining high quality and accessibility.

Its goal is to meet the healthcare needs of Italians by facilitating access to care for all.

It currently operates in Lombardy, Emilia Romagna, and Lazio.



The **Villa Donatello and Centro Florence** clinics operate in Florence.

Villa Donatello provides both inpatient and outpatient **diagnostic and care services.**



Linear is the Unipol Assicurazioni S.p.A. **online insurance company**, in operation since 1996 and provides insurance products online and by telephone.

THE RESULTS:



€251.3 million
in direct premium income



The only Italian company dedicated entirely to **transport and aviation insurance**

THE RESULTS:



It manages **the transport and aviation portfolio** of Unipol Assicurazioni, contributing to the development of the branches through Italy's leading agency network

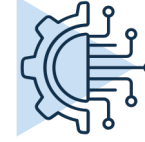


€178 million
in total premium income (direct and indirect)



The Unipol Group data and computer science **centre of expertise**. Its name originates from the Indo-European root word Leith which gave rise to the term 'Leader'.

IT HAS THE FOLLOWING GOALS:



Protecting, adding value and capitalising on the **information assets** of the Unipol Group



Developing tools and algorithms to help **optimise company processes**



Developing software components based on automatic learning methods



Providing methods and applications that can **optimise the range of products and services on offer**



DDOR is the **Group company that operates on the Serbian market** where it is one of the major insurance companies.

The results:



Through a solid, extensive business network, it provides services to **more than half a million** customers in Serbia



€167 million
in total premiums collected



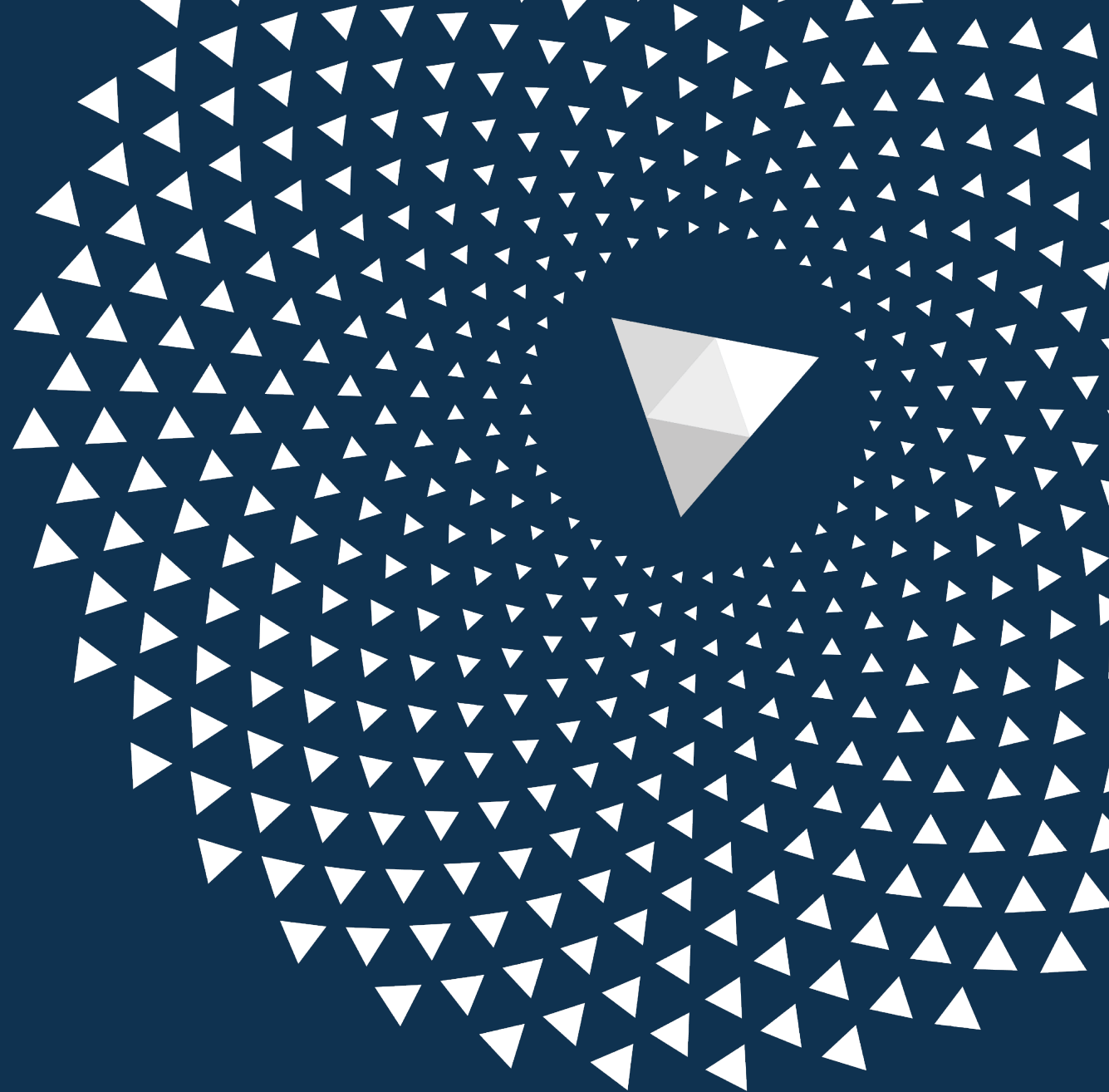
It is the Serbian insurance company with the most agencies

104 points of sale

874 contractors

08

MOBILITY &
TELEMATIC AND
PAYMENT SERVICES





Unipol*Rental*

NOLEGGIO A LUNGO TERMINE



Operating since 1994 under the name Car Server, it joined the Unipol Group on 1 August 2019 and became *UnipolRental*



The leading Italian operator **in the long-term rental sector** with a fleet of 133,000 vehicles, thanks in part to the merger between SIFÀ and *UnipolRental*



The company has **400 employees**, and has acquired **128,000 contracts** and over **25,000 customers**



UnipolService

CENTRI RIPARAZIONE AUTO



The Group company that deals with the **repair of vehicles insured** by the Unipol Group companies



It manages the **entire repair process**, from the technical assessment of damage and costs (consistency, fairness of estimate, etc.) to the centralised supply of spare parts



It enables the Group to **control operating costs** and monitor each stage of the repair process



The company currently has a network of **3,100 bodywork repair centres** and **2,600** garages, handling **350,000 jobs** in 2024

UnipolGlass

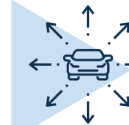
CENTRI CRISTALLI AUTO

- A company 70% controlled by UnipolService S.p.A. and 30% by DIRA S.p.A., a car glass supplier
- It specialises in the installation and replacement of car windows with over 200 centres throughout Italy
- It guarantees proper management of the average cost of claims, a distinct range of products and services, and reduced fraud levels due to the employment of specific control instruments

THE RESULTS:



155,000
claims handled



Channelling of
87.5%



Cost savings of approx **€23 million**



Unipol*Assistance*



The **multi-service company** that deals with requests for **assistance** for all vehicle categories



It operates in accordance with a **flexible, advanced model** through an integrated multi-channel system



It uses a **virtual assistant** to handle customer requests and enable them to manage requests themselves



It operates from a **contact centre open 24/7**



This organisation makes it possible to manage over **900,000 cases per year**



- It is the Group's centre of expertise for technology and telematic and payment services
- It presides over the entire connected car chain of value related to the Motor TPL policies on vehicles
- In the area of payments, it identifies partnerships to develop constantly expanding services closely linked to the mobility ecosystem

THE RESULTS:



About **4 million**
connected cars



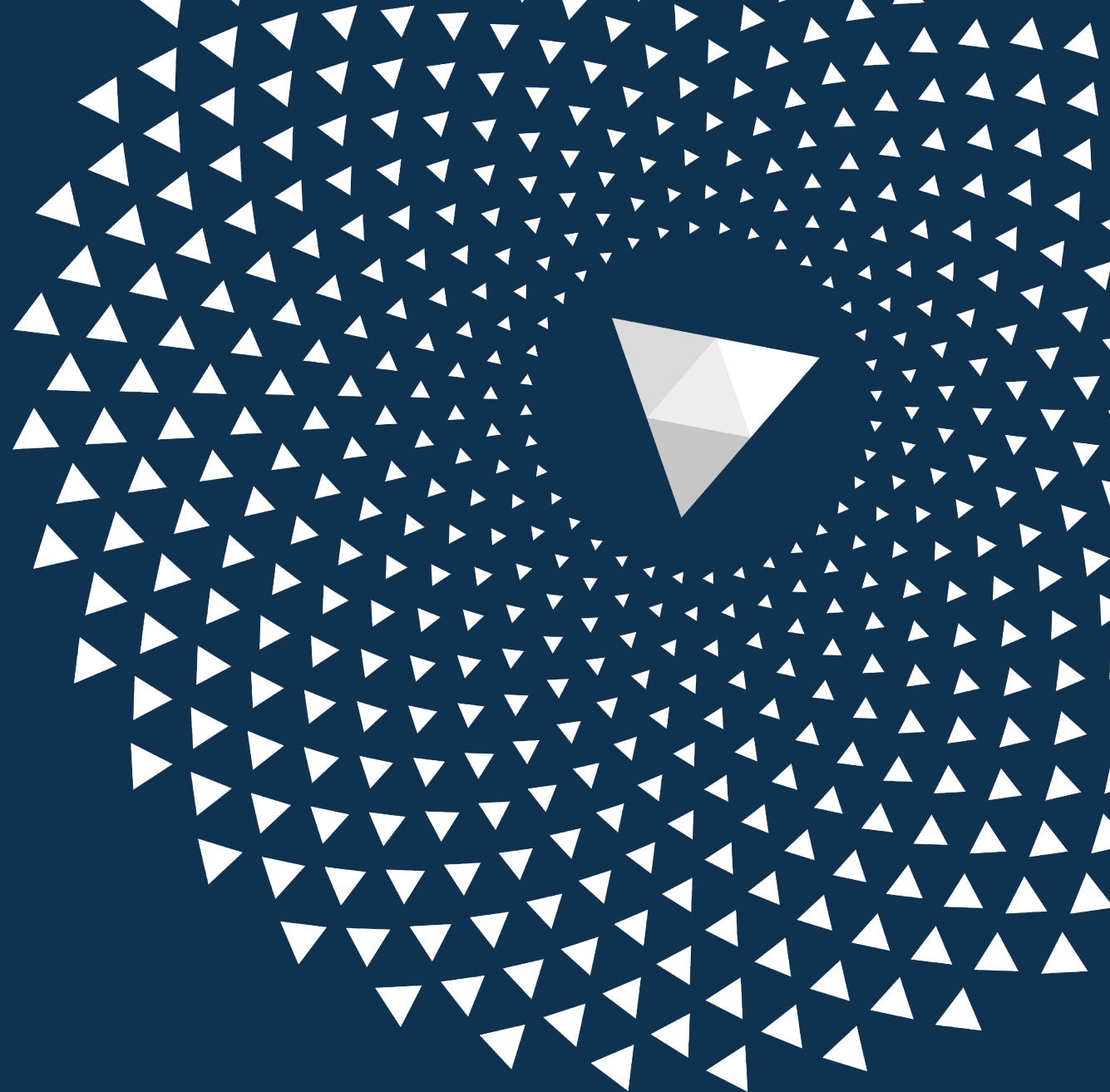
More than **2 million**
UnipolMove devices



Leader in the telematics market applied to vehicles
in Italy and in Europe

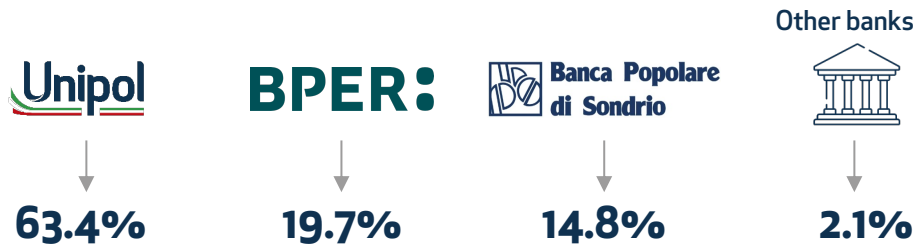
09

BANCASSURANCE
BUSINESS





ARCA VITA IS A JOINT VENTURE BETWEEN:



- It operates in the life insurance sector
- Arca Assicurazioni, a subsidiary of Arca Vita, operates in the non-life sector
- These products are distributed through **3,223 branches of affiliated banks** with whom Unipol has signed agreements

TOTAL PREMIUM INCOME



Private Insurance Company established from a joint venture with Banca Intermobiliare, then Banca Inventis, now entirely held by Unipol Assicurazioni



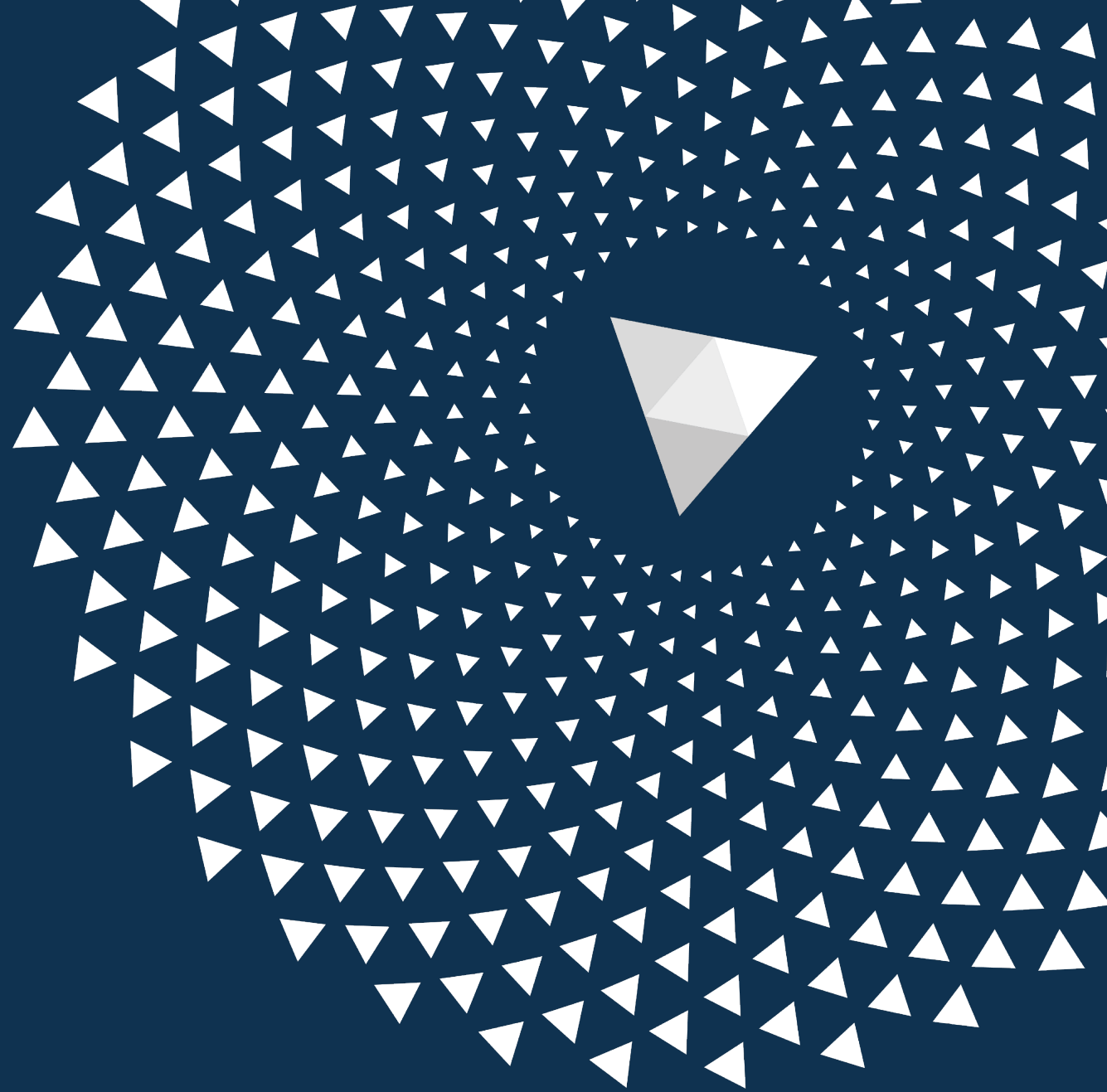
It sells **life insurance products**, with a focus on savings and supplementary pension products



Premiums of **€19.1million** as at 31 December 2024

10

REAL ESTATE
AND OTHER SECTORS





Real Estate Interests



The Group is one of the leading operators in Italy in terms of assets under management with a value of **€4.9* billion**



Over **20 years experience** in the promotion and coordination of urban regeneration projects



It has **consolidated experience** in the ordinary and extraordinary management of both **individual assets** and real estate portfolios

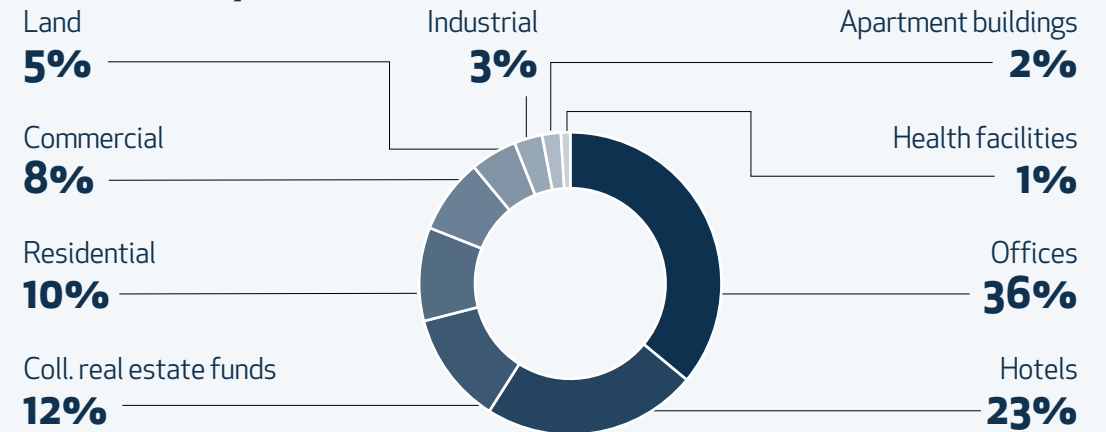


Its management philosophy is in line with market **best practices**

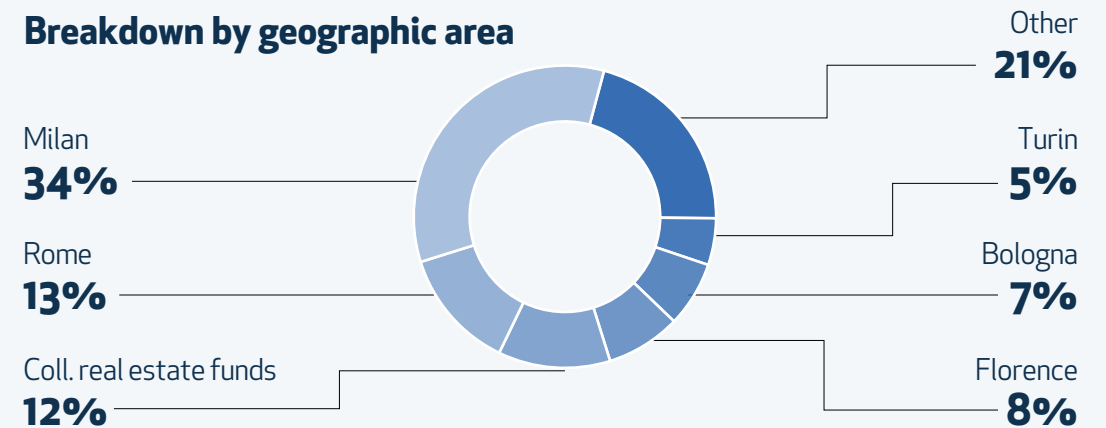


It has an in-house department that ensures **in-depth knowledge of the real estate market**

Breakdown by intended use



Breakdown by geographic area





Business in the hospitality sector

UNA



ITALIAN HOSPITALITY

The biggest Italian-owned hotel chain in Italy



It is the result of a merger between **Atahotels** and **UNA Hotels & Resorts**



Present in **13 regions of Italy**, it covers **27 destinations** and has over **6,000 rooms** spread over **57 hotels, resorts and residences**



With **UNA Esperienze** and **UNA Hotels**, the portfolio includes two brands representing two different hotel experiences





Business in the Agricultural and Port Sectors

TENUTE DEL CERRO

It owns about **4,500 hectares** of land in Tuscany and Umbria, including 310 hectares of vineyards.



Annual production totals
1.6 million bottles

The portfolio includes names such as



Vino **Nobile di Montepulciano**
by Fattoria del Cerro



Val di Cornia Rosso
by Tenuta di Monterufoli



Brunello di Montalcino
by La Poderina



Sagrantino di Montefalco
by Colpetrone



The **port facility owned** by the Unipol Group.



It can **accommodate 900 boats** from 5m to 77m in length



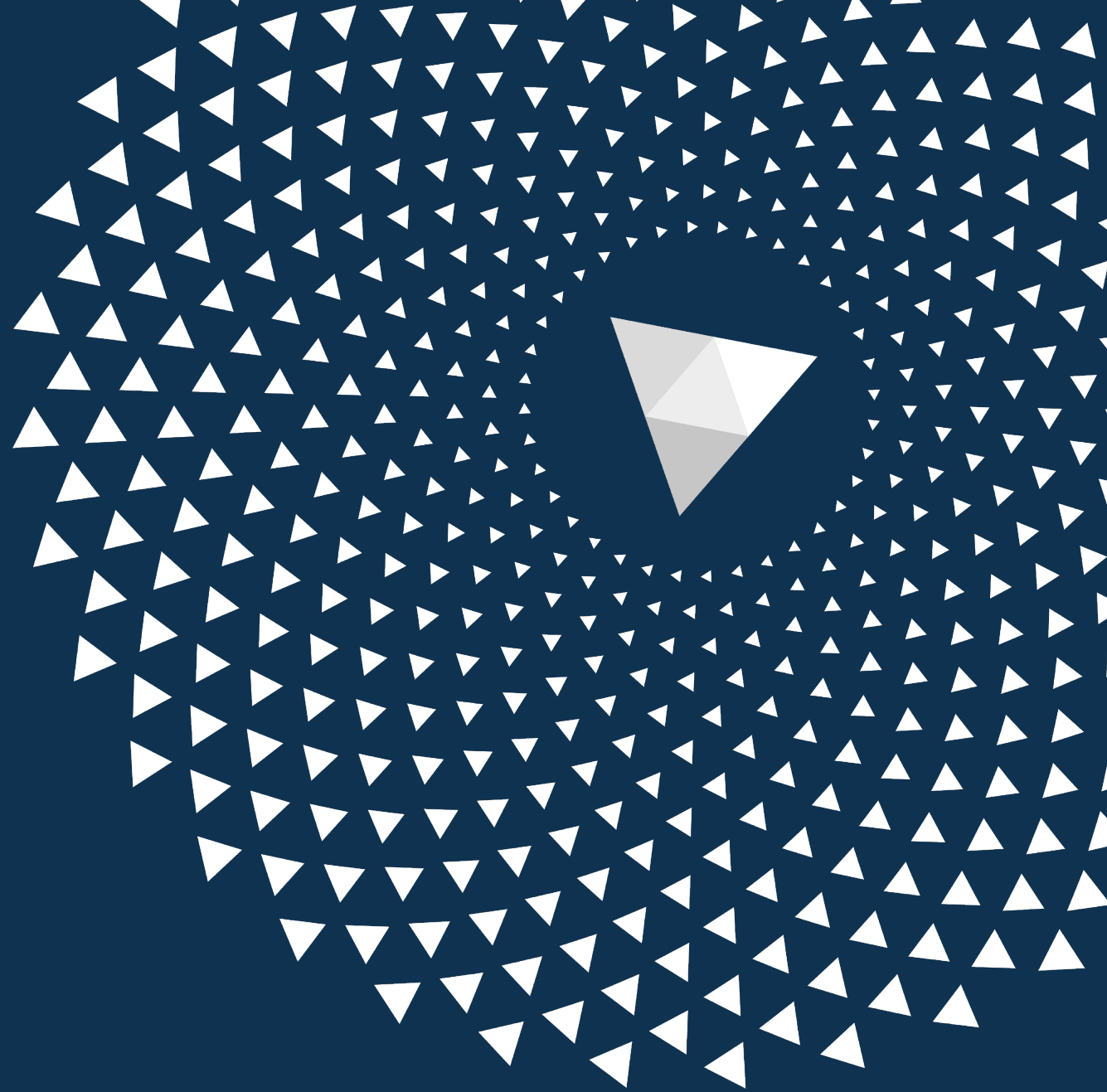
Most berths are for boats **of less than 16 metres in length**.
47 berths available for 25m to 77m yachts and superyachts



Long term contract occupancy **has risen consistently** compared to recent years, ranging between 90% and full occupancy according to the period

11

MAJOR SHAREHOLDING:
BPER BANCA





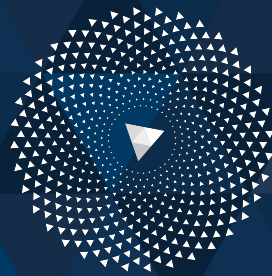
BPER:



Unipol holds a **19.75%** stake in **BPER Banca**, group parent company of the 3rd largest banking group in the country



Unipol contributes to the **medium-long term development plans** of BPER and also partners with it in the life and non-life bancassurance businesses



Unipol

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