

FACT SHEET





Unipol Group is one of the leading insurance groups in Europe as well as being leader in Italy in the non-life insurance business (especially MV and health). The ordinary shares of the parent company, Unipol Assicurazioni S.p.A., have been listed on the Italian Stock Exchange (**Borsa Italiana**) since 1990, and are also on the FTSE MIB® and MIB® ESG indexes.

At consolidated level, the Group recorded direct insurance income of **€17.4bn** as at 31 December 2025, of which **€9.6bn** in **non-life income** and **€7.8bn** 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



17.4 billion euro
Direct insurance
income



9.6 billion euro
Non-Life premium
income



10.7 billion euro
Consolidated
shareholders' equity



230%
Solvency ratio



7.8 billion euro
Life income



17.6 million
Customers



Distribution

2,035 agencies and 4,910 sub-agencies in Italy (165 points of sale in Serbia), in addition to 3,000 bancassurance branches (bancassurance distribution agreements)



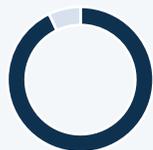
1,530 million euro
Consolidated
net profit



13,187
Employees



4.0 billion euro
Real estate assets



92.9%
Combined ratio



65.2%
Loss ratio

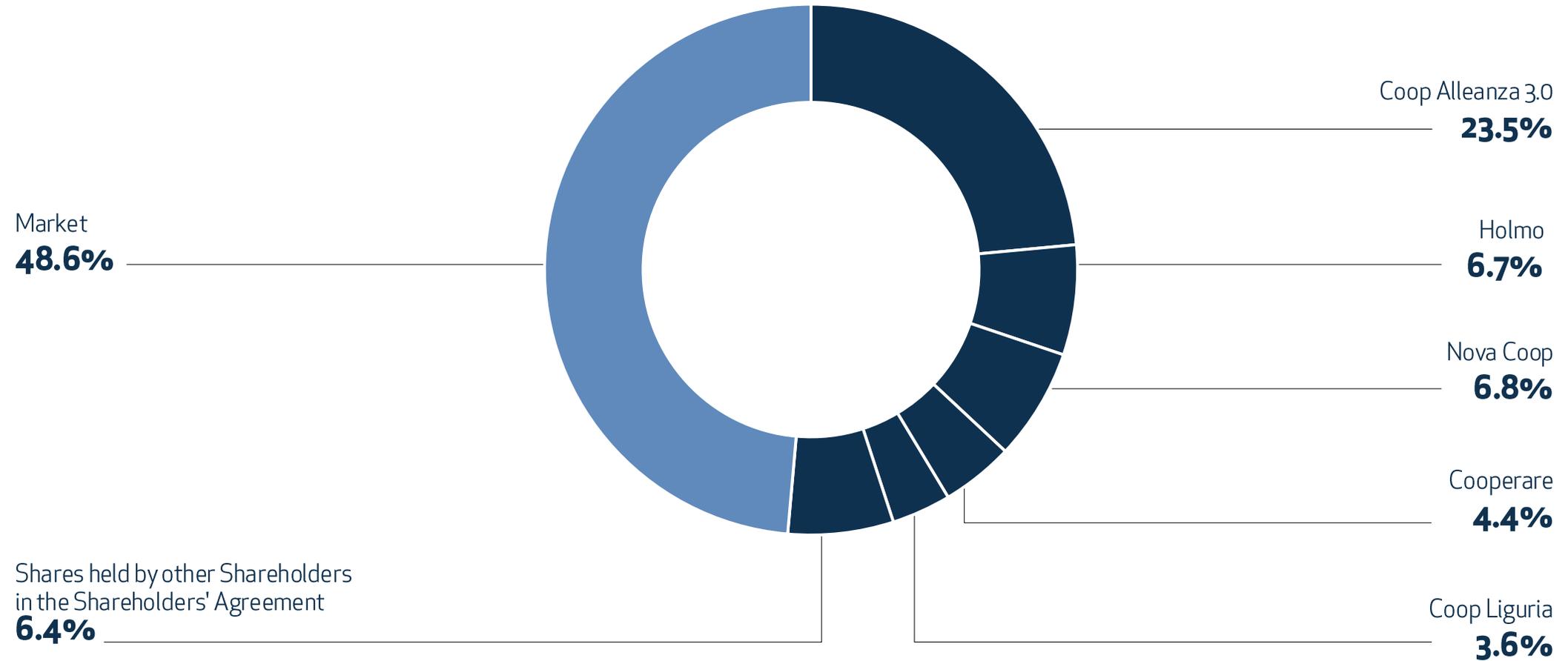


27.7%
Expense ratio

Figures at 31 December 2025



SHAREHOLDERS



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 1° March 2026



Unipol, insurance financial strenght rating

FitchRatings

A

↔ STABLE

MOODY'S

Baa2

↑ POSITIVE

MORNINGSTAR | DBRS

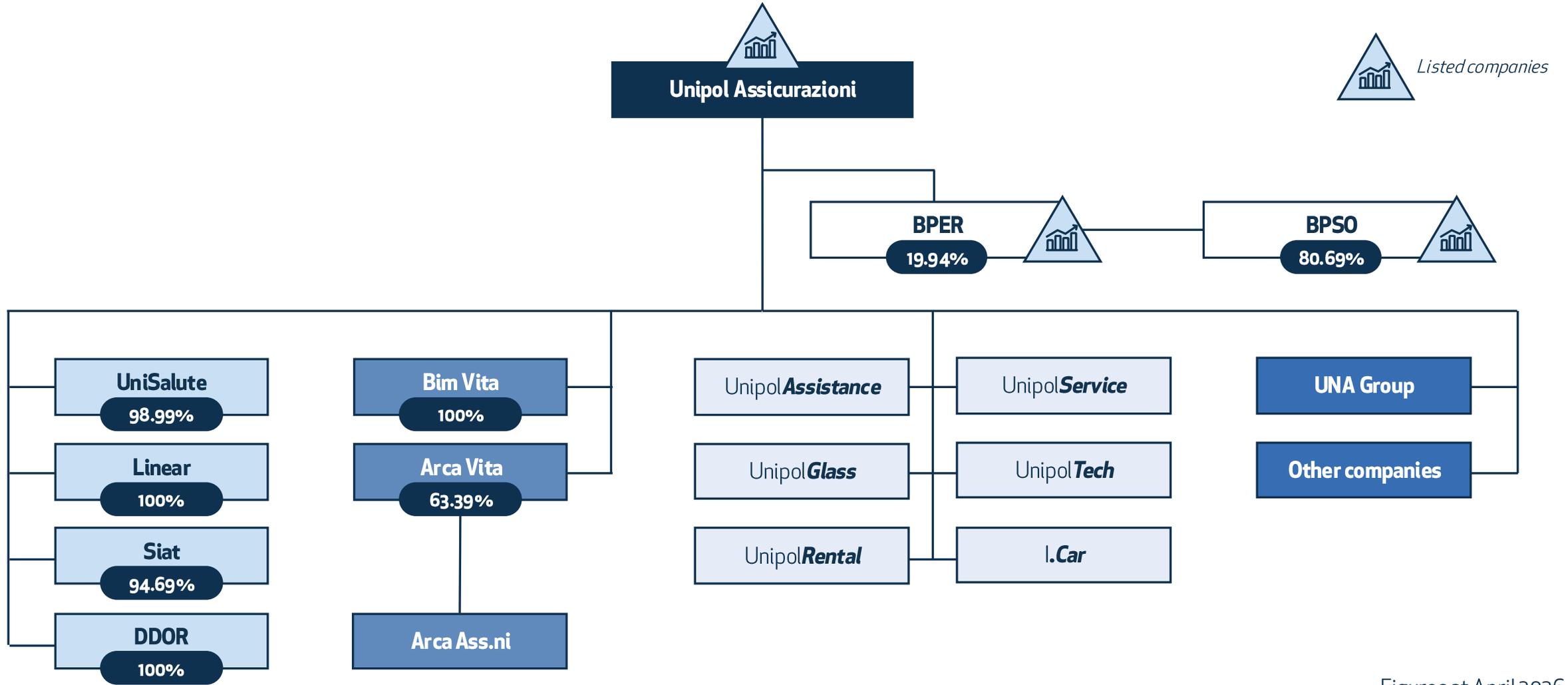
A high

↔ STABLE

Figures at 1° March 2026



GROUP STRUCTURE



Figures at April 2026





Unipol

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