

# 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)



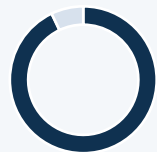
**1,530** million euro  
Consolidated  
net profit



**13,187**  
Employees



**4.0** billion euro  
Real estate assets



**92.9%**  
Combined ratio



**65.2%**  
Loss ratio

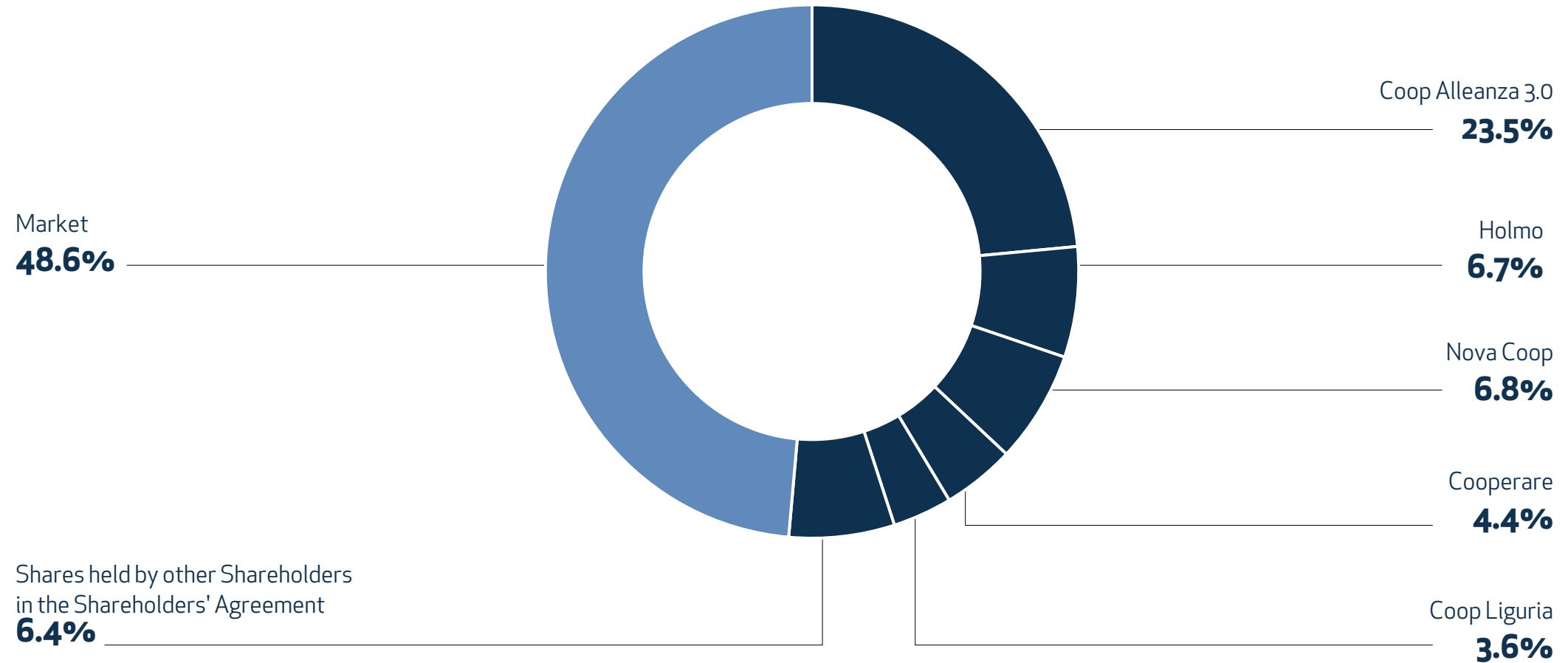


**27.7%**  
Expense ratio

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](http://www.unipol.com), Investors/Shareholders/Shareholders' Agreement section

Figures at 1° March 2026



## Unipol, insurance financial strength rating

FitchRatings

**A**



STABLE

MOODY'S

**Baa1**



STABLE

MORNINGSTAR | DBRS

**A high**

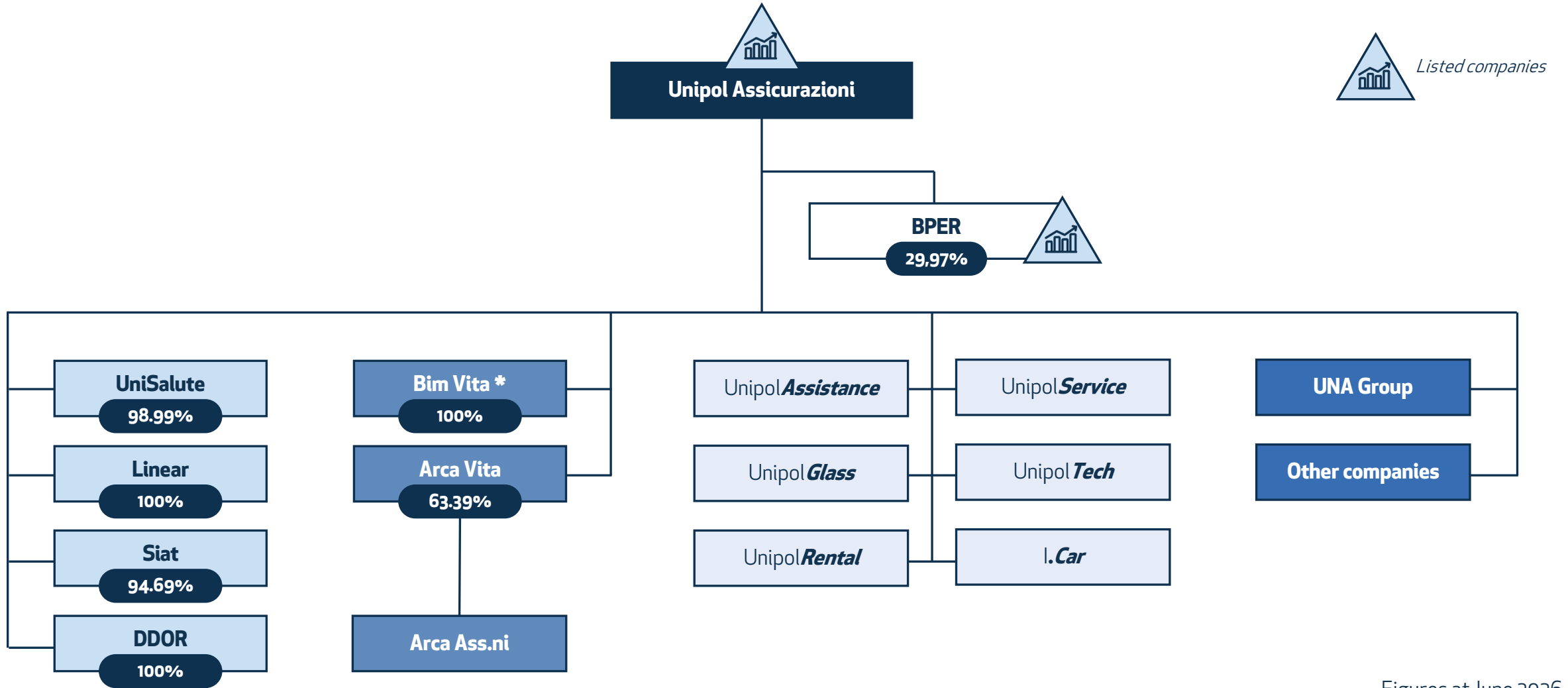


STABLE

Figures at February 2026

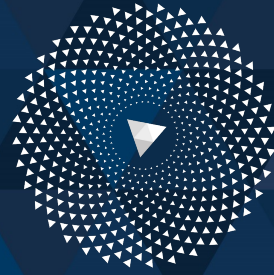


# GROUP STRUCTURE



Figures at June 2026

\* On 26 March 2026, Unipol's Board of Directors approved the merger by absorption of Bim Vita into Unipol



**Unipol**

**Unipol Assicurazioni S.p.A.**

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