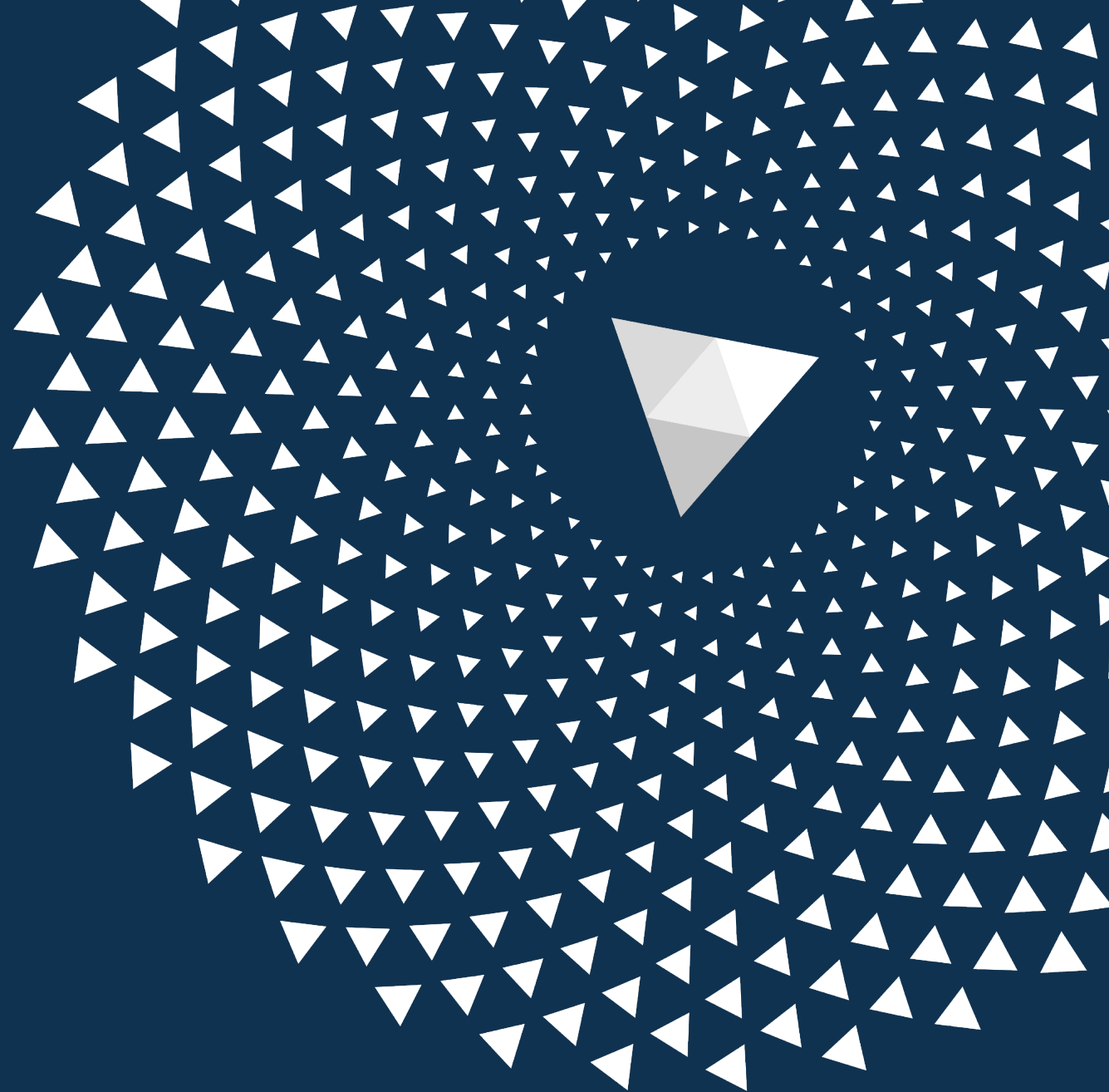


COMPANY PROFILE



01

UNIPOL GROUP PROFILE





Unipol Group Leadership in Italy

18.50%

market share

NON-LIFE BUSINESS



21.87%

market share

MV BUSINESS



HEALTH BUSINESS

23.16%

market share



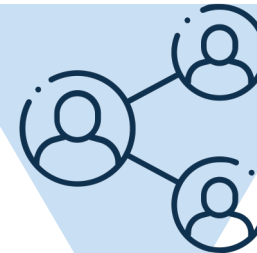
APPLIED TECHNOLOGIES

53%

market share



**COMPANY
NETWORK**



REPUTATION

in the insurance and banking
business





Main data



Leader in the non-life, health and pension sectors



17.4 billion
in premiums collected



13,187
employees



17.6 million
customers

One of the leading institutional investors



Manages financial and real estate assets worth **61.6* billion**



14.2 billion
Market capitalisation
(at 31 March 2026)



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

- Covers the full range of insurance products (mobility, work, homes, apartment buildings and personal protection)
- Particularly active in the supplementary pension and health sectors
- Operates in the real estate, hotel and agricultural sectors
- Active in the bancassurance sector through agreements with BPER

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



2,035 agencies
and **4,910** sub-agencies



3,000
bank branches with bancassurance
distribution agreements

Leader in Europe in black box insurance policies



3.7 million
devices installed



It has a market share of
53% in Italy

Ratings

Unipol, insurance financial strength rating

FitchRatings

A



STABLE

MOODY'S

A3



STABLE

MORNINGSTAR

DBRS

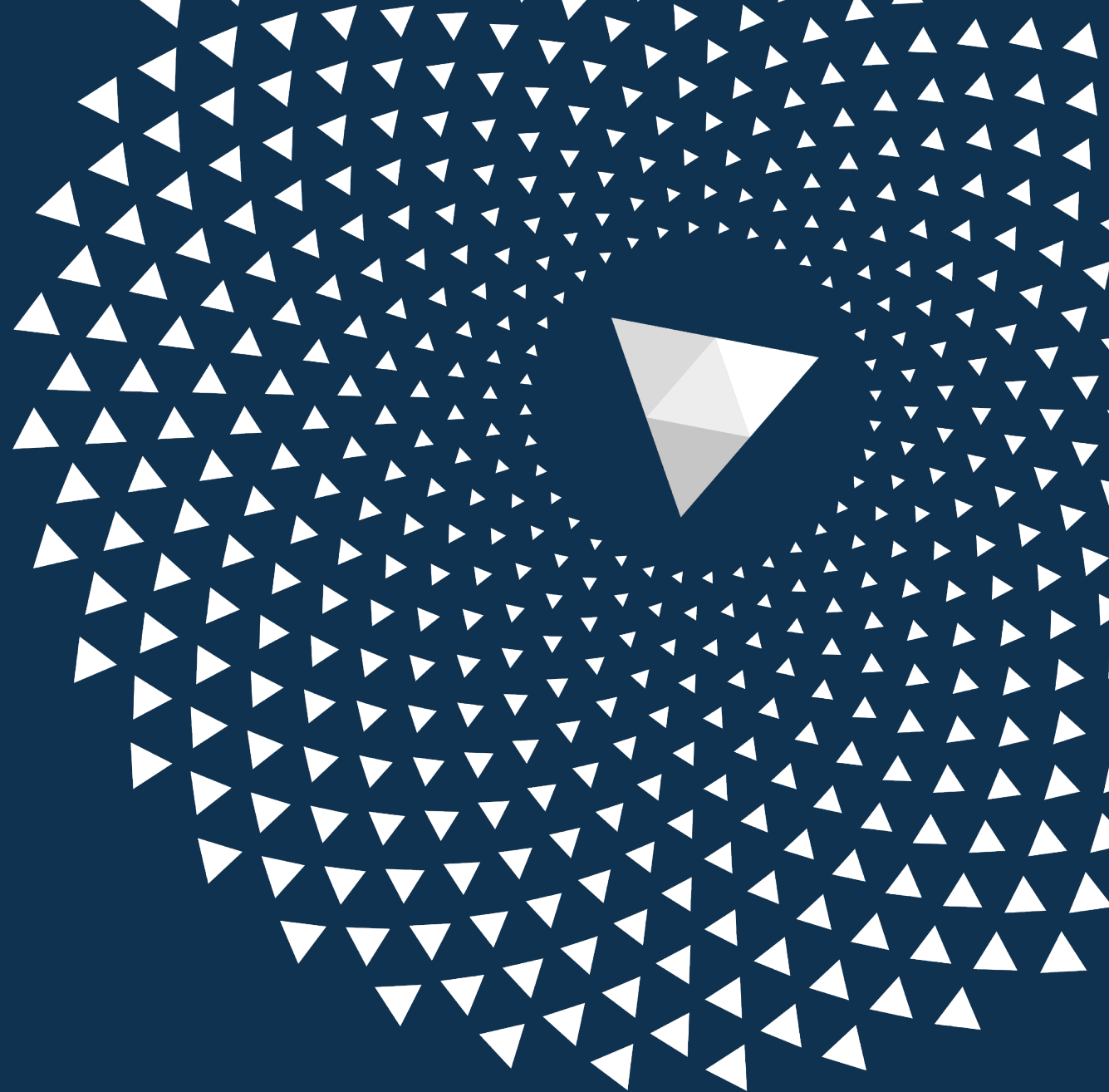
A high



STABLE

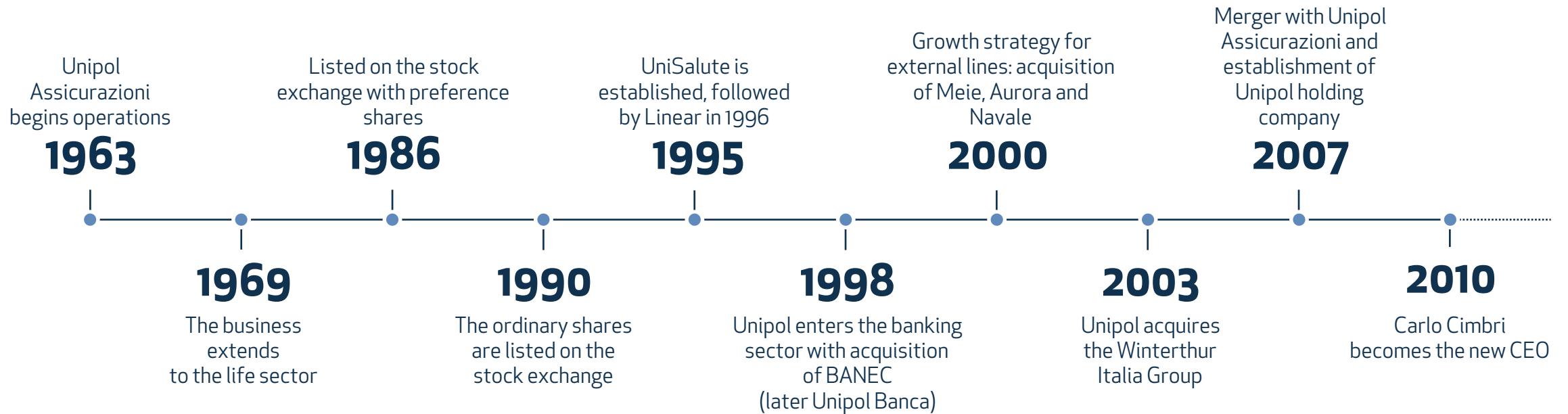
02

ABOUT US



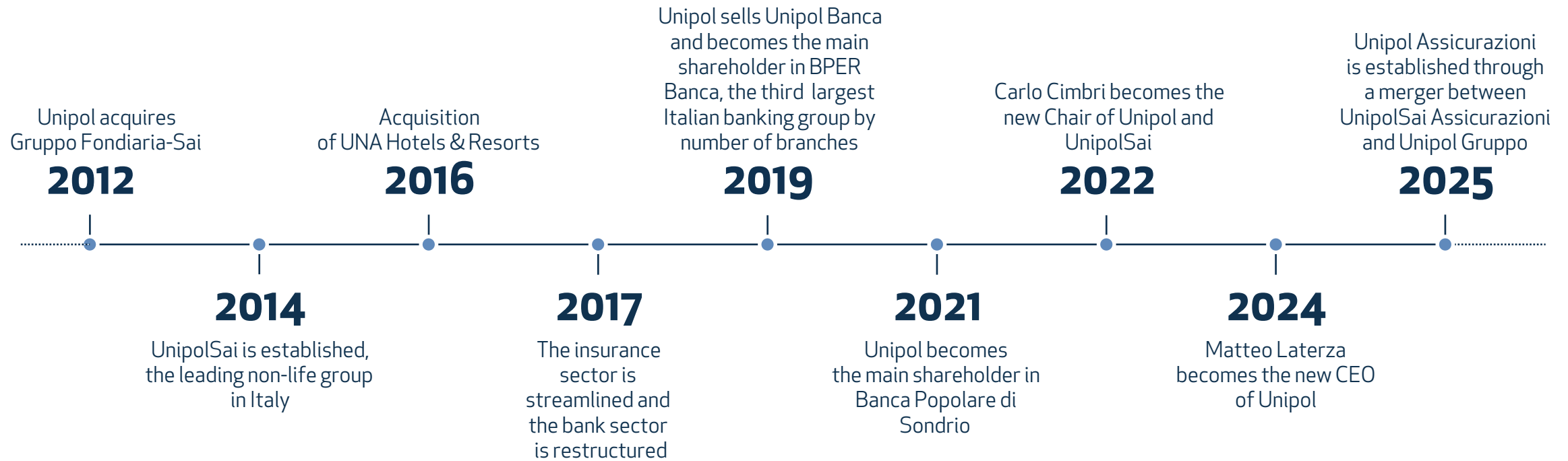


History of the Group



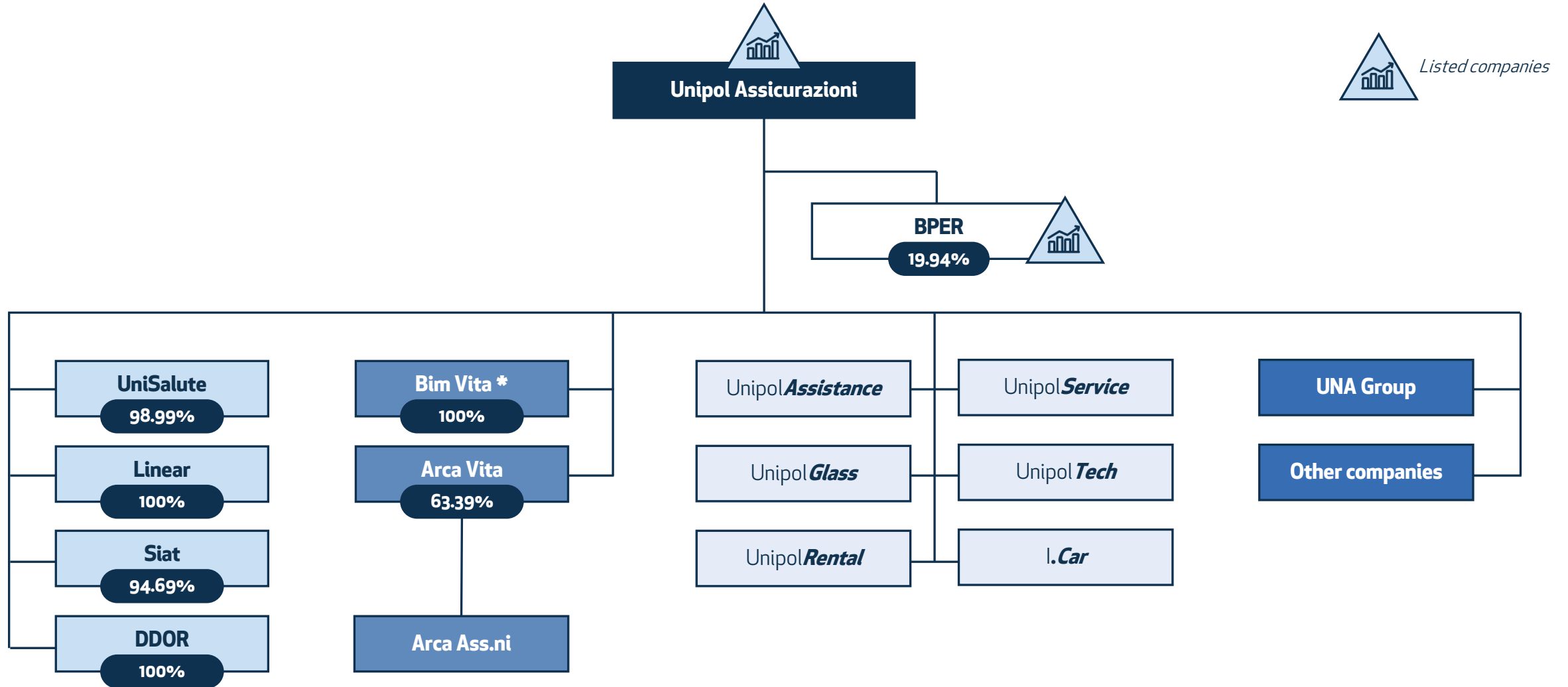


History of the Group





Group Structure



Figures at April 2026

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



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

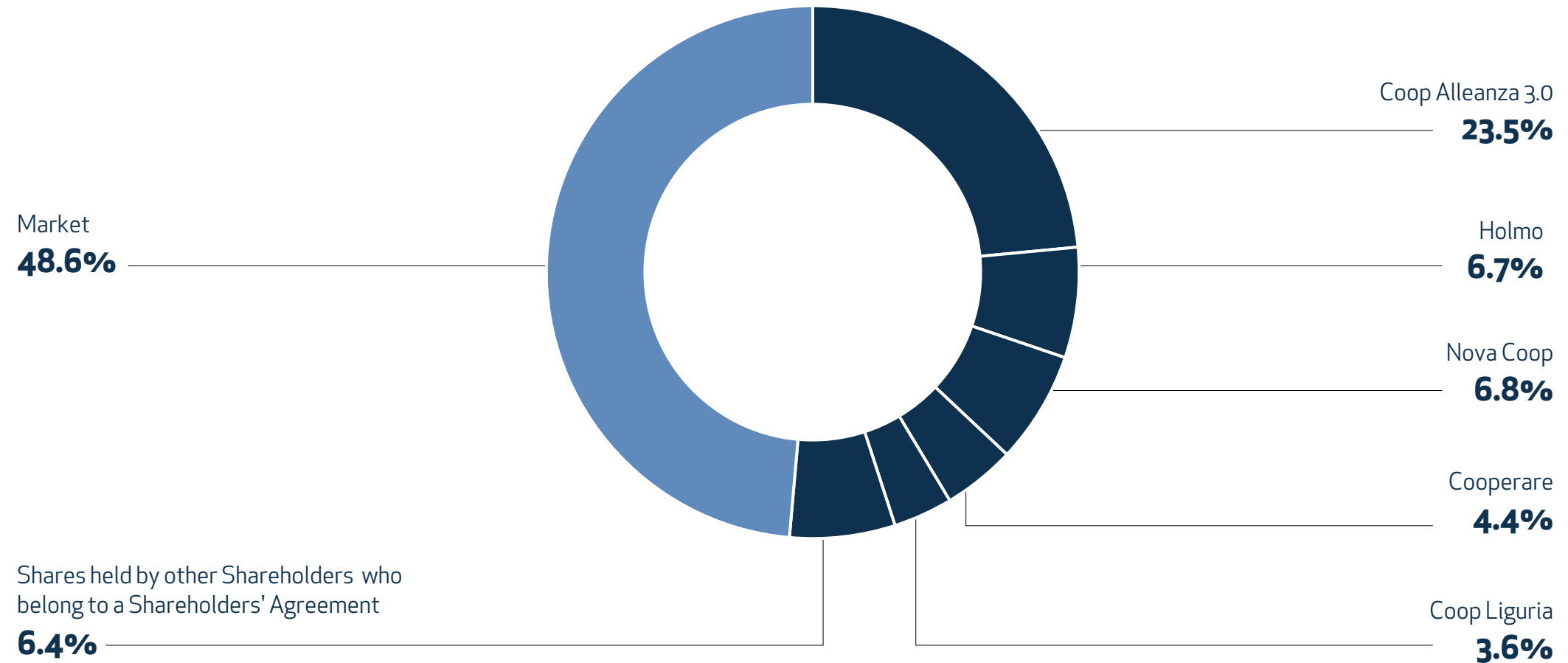


Board of Statutory Auditors of Unipol Assicurazioni S.p.A.





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 1st March 2026



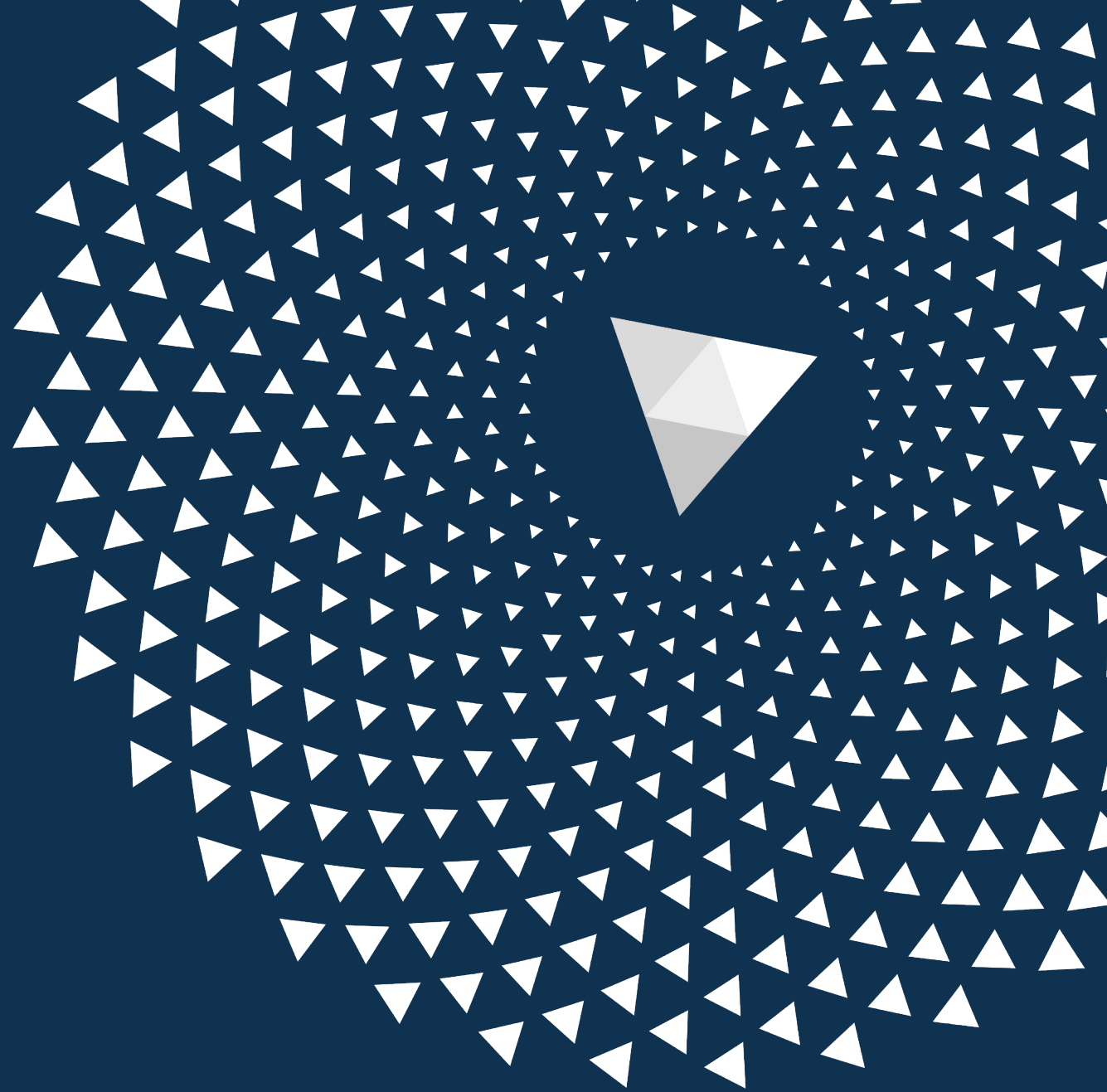
Ranking in Italy and sales network

Non-life premiums		M.S. %
Generali	9,485	18.6%
UNIPOL	9,449	18.5%
Allianz	6,172	12.1%
Axa Italia	3,268	6.4%
Reale Group	3,099	6.1%
Zurich	1,821	3.6%
Vittoria	1,716	3.4%
Gruppo Intesa	1,644	3.2%
Groupama	1,099	2.1%
Itas	1,041	2.0%

Life premiums		M.S. %
Generali	21,545	16.5%
Poste Vita	20,204	15.4%
Gruppo Intesa	19,826	15.1%
Allianz	9,679	7.4%
UNIPOL	7,732	5.9%
Mediolanum	7,091	5.4%
Unicredit	5,164	3.9%
Axa Italia	4,439	3.4%
Credit Agricole	4,424	3.4%
Banco BPM Vita	4,107	3.1%

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



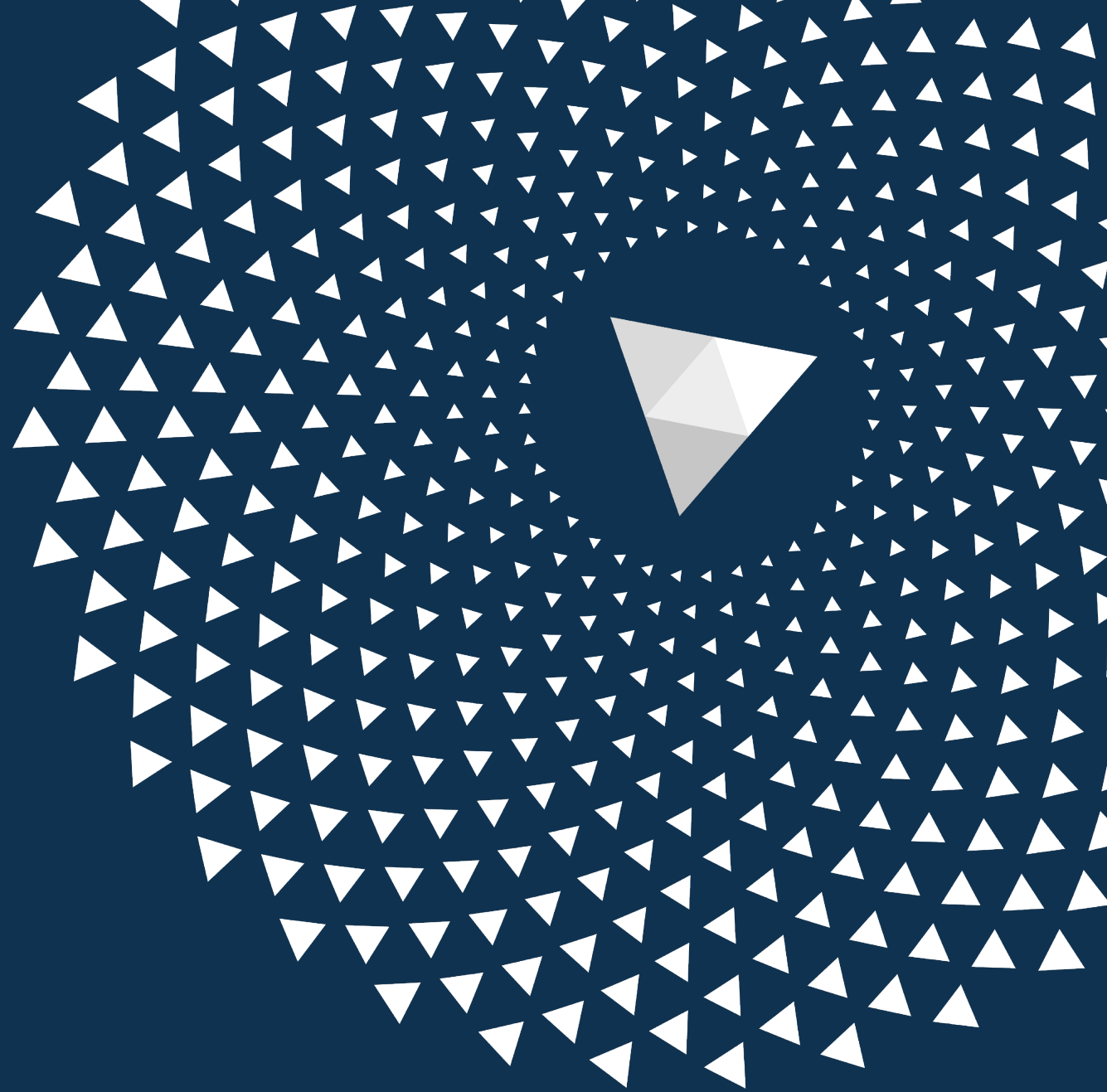
To promote a **culture of innovation** focused on providing
more benefits to customers



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:

- **42.6%** of total premium income comprises **products with social and environmental value**
- **16.1%** of Italians covered by **Unipol Group Welfare** insurance (**Life and Health**)
- **€1.71bn** in investments supporting the **2030 Agenda**
- By 2025 year-end, **60.1% reduction** (vs 2019¹) in **Scope 1 and 2 emissions** linked to consumption of electricity, gas and other energy sources
- **Scope 3** emissions associated with investments² **reduced** to **25.3 tCO₂eq/m€** by 2025 year end from 59 tCO₂eq/m€ in 2022³

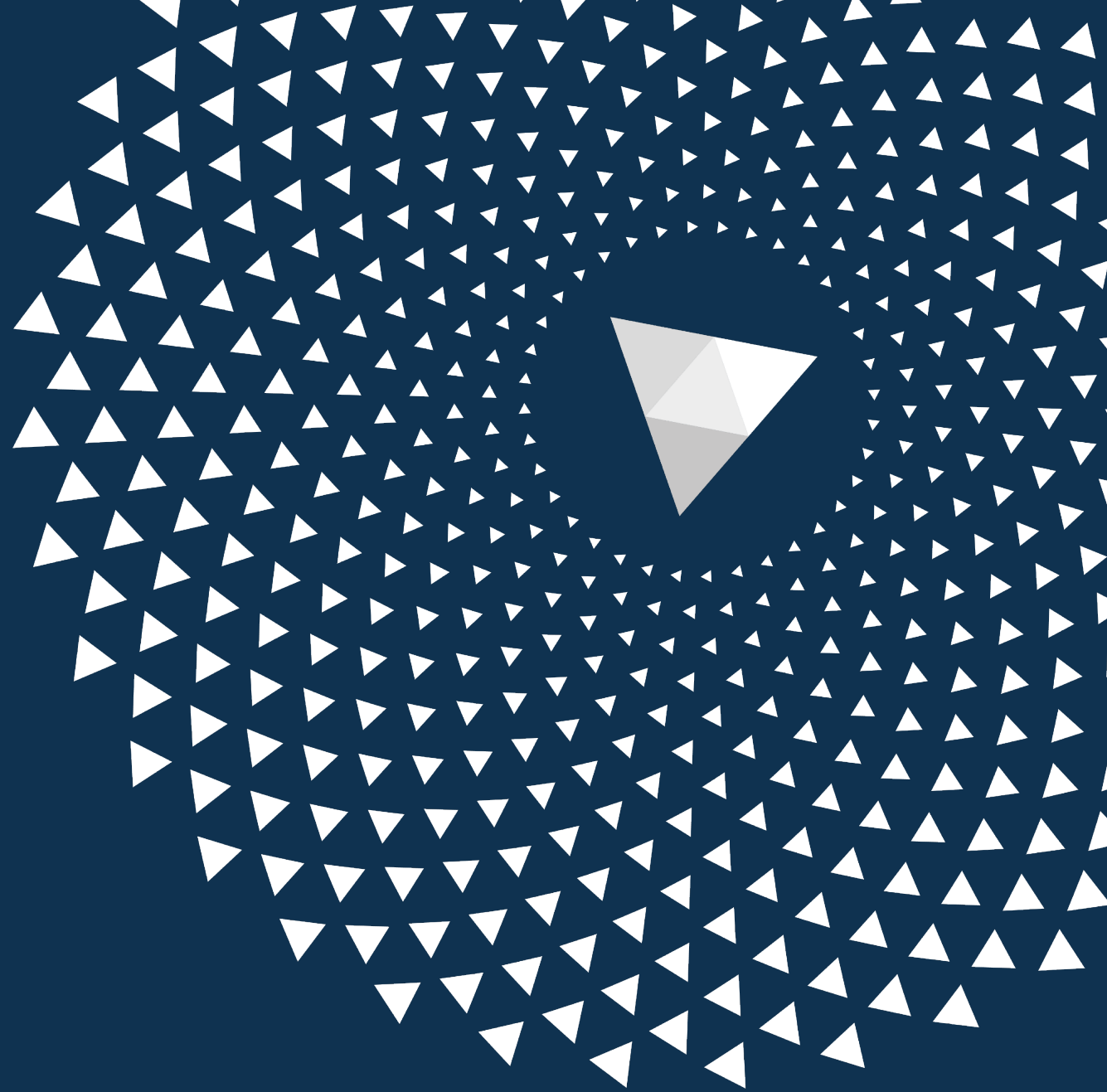
¹ Baseline for definition of the 2030 target.

² Emissions associated with the directly managed listed equities and publicly traded corporate bond portfolios.

³ Compared to 30 September 2022, which is the baseline for definition of the 2030 target.

05

KEY PERFORMANCE
INDICATORS





KEY PERFORMANCE INDICATORS

FY25 Key Performance Indicators

Unipol

	FY24	FY25
Premium income	15,621	17,361
Non-Life	9,175	9,584
MV	4,373	4,531
Health	1,148	1,276
Other Non-MV	3,653	3,778
Life	6,446	7,777
Combined Ratio	93.6%	92.9%
Loss Ratio	67.6%	65.2%
Expense Ratio	26.0%	27.8%
Consolidated net profit ^a	1,119	1,530

	FY24	FY25
Group net profit	1,074	1,482
EPS (€)	1.46	2.03
Dividends	610	804
DPS (€)	0.85	1.12
Shareholders' Equity	9,628	10,715
Group Shareholders' Equity	9,321	10,391
BVPS (€)	13.4	14.9
Solvency Ratio	212%	230%

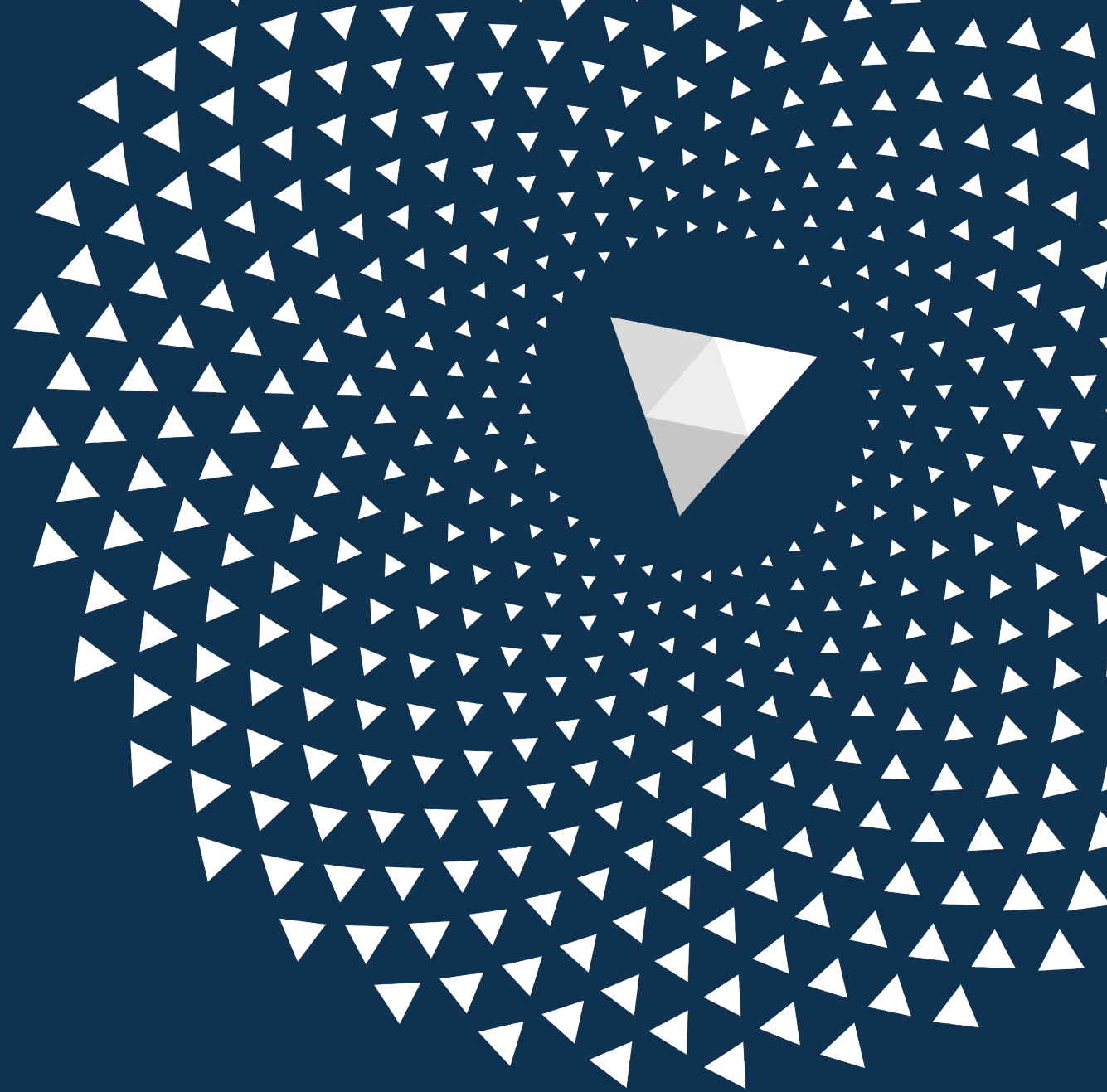
EPS: earnings per share; DPS: dividends per share; BVPS: book value per share

Amounts in millions of euro

^a Including the portion attributable to non-controlling interests

06

BUSINESS ACTIVITIES
*INSURANCE & HEALTH
BUSINESSES*

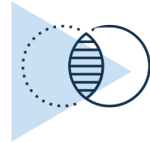




ABOUT US



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**

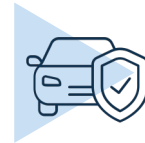
KEY DATA



12.1 billion
in total premiums



Largest **distribution network** in Italy
(1,805 agencies)



Market leader in MV insurance with
4.5 billion
in premium income

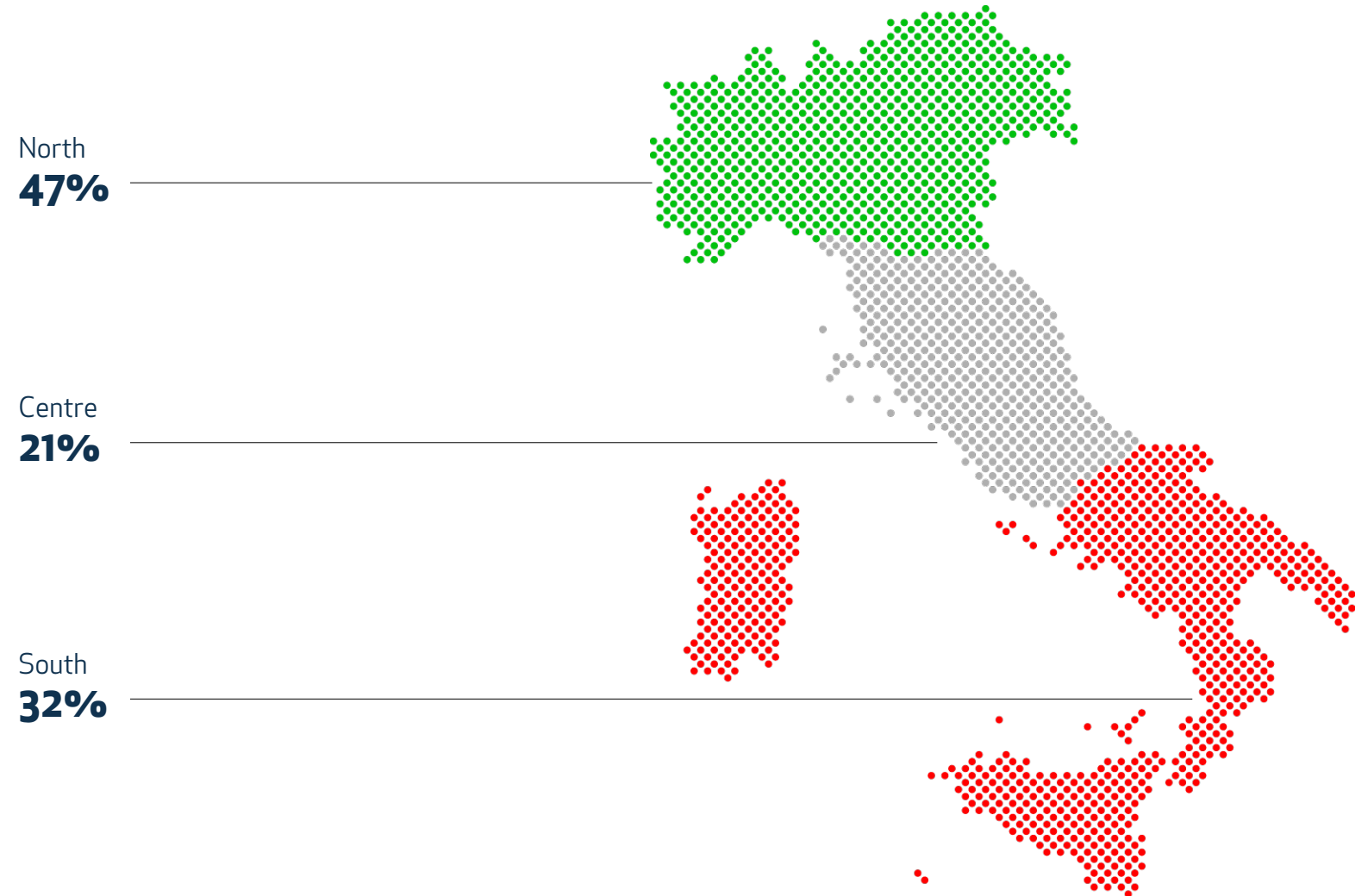
HIGH POINTS

- 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 53% with about 3.7 million installed devices
- In 2022, it entered the electronic toll collection market with Unipol *Move*, developed by Unipol *Tech*



Unipol Assicurazioni's sales network

**Leading agency
network in Italy**
(1,805 agencies)





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 over **11 million** customers every day

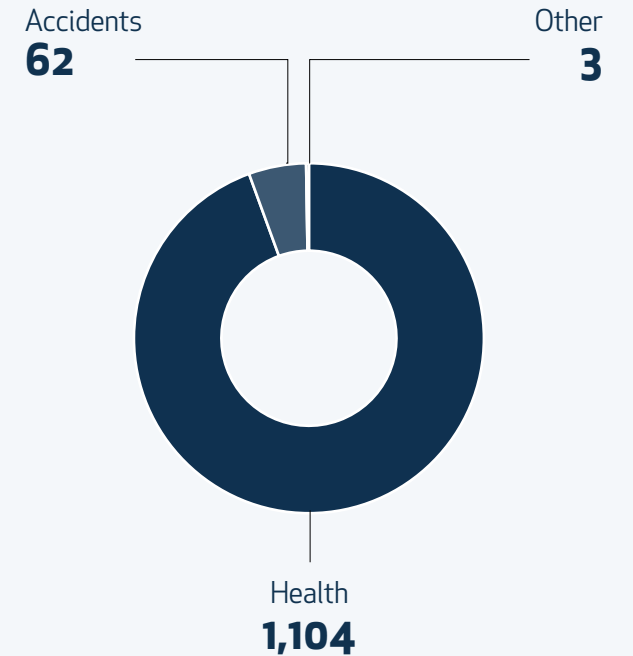


€1,169 million in direct premium income

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 **46 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, Liguria and Lazio.



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

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



Linear

Gruppo Unipol

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:



€275 million
in direct premium income

Siat

ASSICURAZIONI

Italian company dedicated entirely to **transport and aviation insurance**.

THE RESULTS:



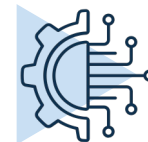
It manages **the transport and aviation portfolio** of Unipol Assicurazioni, contributing to the development of the branches through Italy's leading agency network



€154 million
in direct premium income

The Unipol Group's **Tech&Data solution factory**. Its name derives from the Indo-European root "leith" on which the verb "to lead" is based as in "opening a path".

MISSION:



Technology and data to develop data-intensive solutions to protect and maximise the value of Unipol's information assets and give it a competitive edge



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



€159 million
in total premiums collected



It is the Serbian insurance company with the most agencies

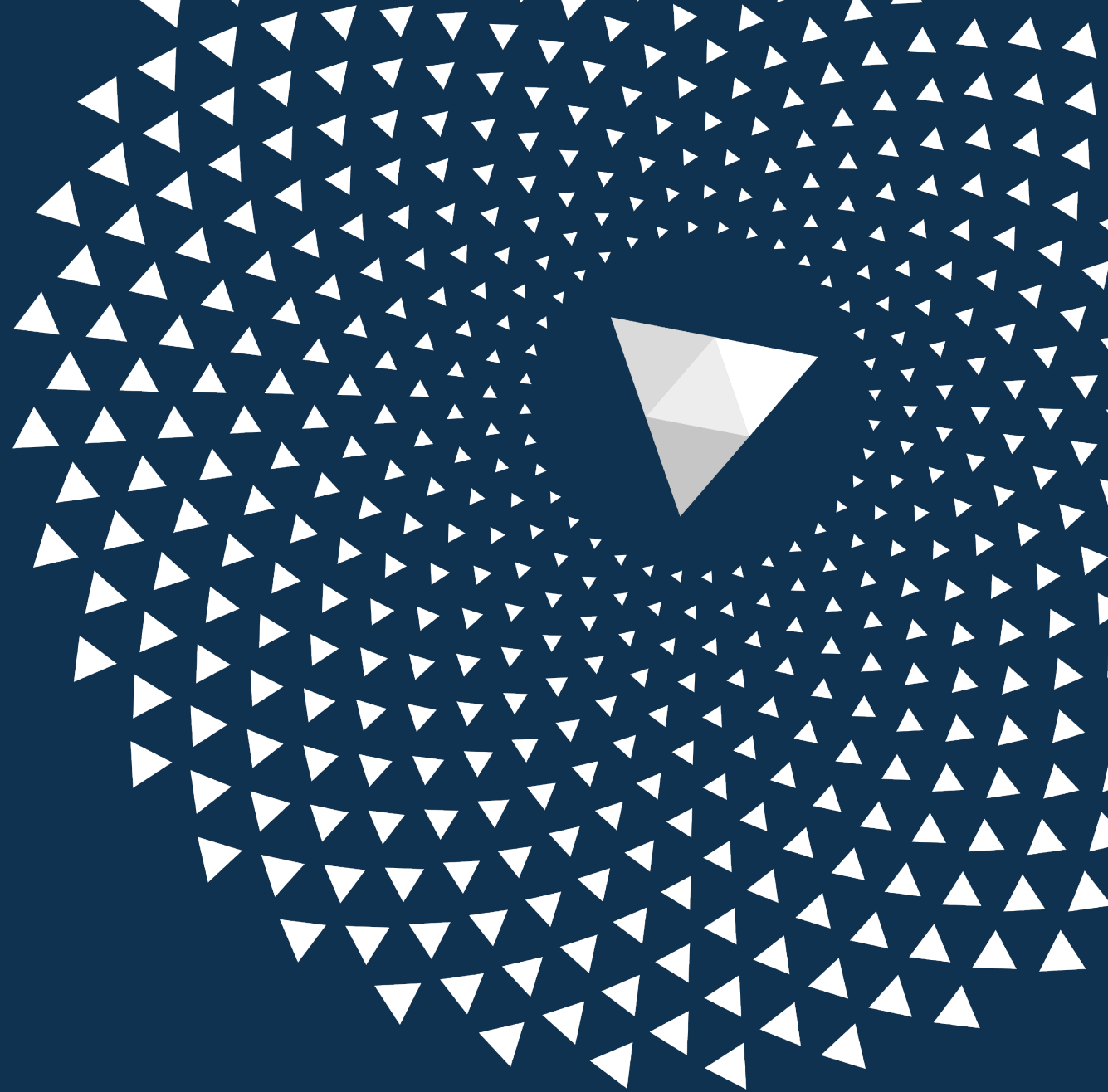
More than **100 internal points of sale**

More than **800 external contractors**

07

BUSINESS ACTIVITIES

*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 125,000 vehicles, thanks in part to the merger between SIFÀ and *UnipolRental*



The company has **400 employees**, and has acquired more than **120,000 contracts** and over **30,000 customers**



UnipolService

CENTRI RIPARAZIONE AUTO



The company operates in the management and **repair of insured vehicles** and rental fleets.



It handles the entire process, from the technical assessment of damage and costs - ensuring consistent and fair quotes - to the centralised procurement of spare parts and repairs.



This model offers **precise cost control** and continuous monitoring through all stages of repair to ensure an efficient, high-quality service.



The company can now count on a widespread network of **over 4,000 centres, including bodyshops and garages**.



It handled **over 440,000 jobs in 2025**.

UnipolGlass

CENTRI CRISTALLI AUTO



This is the Group's network of **vehicle glass installation centres**. It is a joint venture between Unipol and DIRA, one of the main vehicle glass distributors in Europe.



It specialises in **vehicle glass replacement and repair**; it also provides related services including ADAS system calibration.



It **helps to ensure high-quality work and control the average cost of claims** by monitoring the spare parts supply chain and establishing what work needs to be carried out.



The network has **over 200 centres** throughout the country.



It handled **160,000 jobs** for the Group (including insured customers and fleet work) in 2025, as well as 26,000 jobs for third-party customers.



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 **2.5 million 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:



3.7 million
connected cars



About **2.5 million**
Unipol*Move* devices



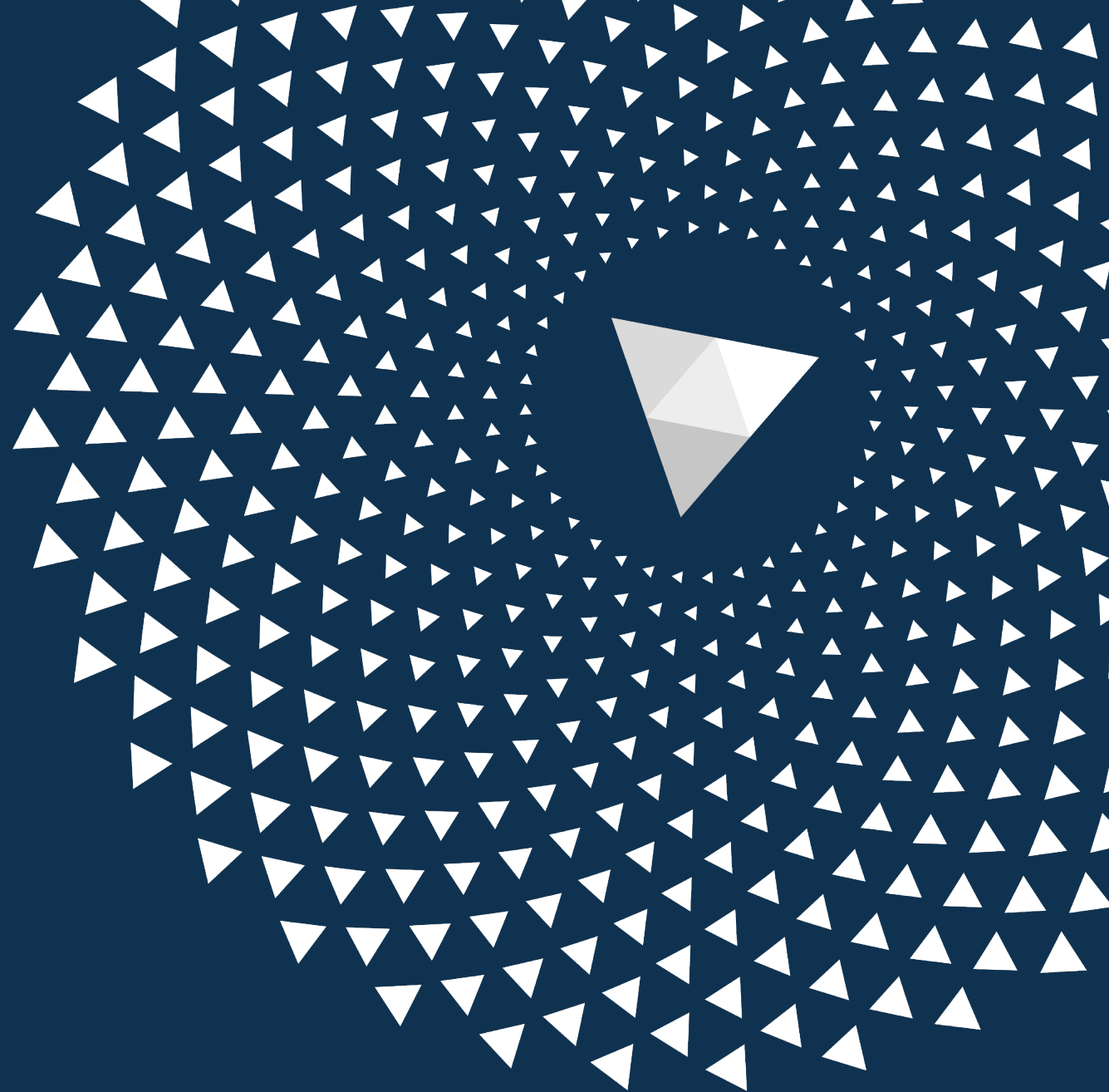
Leader in the telematics market applied to vehicles
in Italy and in Europe

08

BUSINESS ACTIVITIES

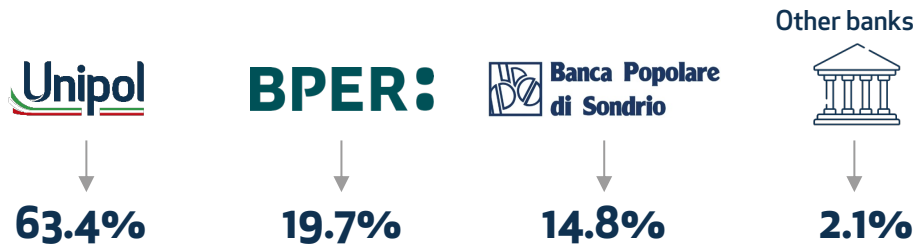
BANCASSURANCE

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 **3,300 branches of affiliated banks** with whom Unipol has signed agreements

TOTAL PREMIUM INCOME^a



Figures at 31 December 2025

^a The Arca Vita premium income also includes that of Arca Vita International

^b On 26 March 2026, Unipol's Board of Directors approved the merger of Bim Vita into Unipol



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



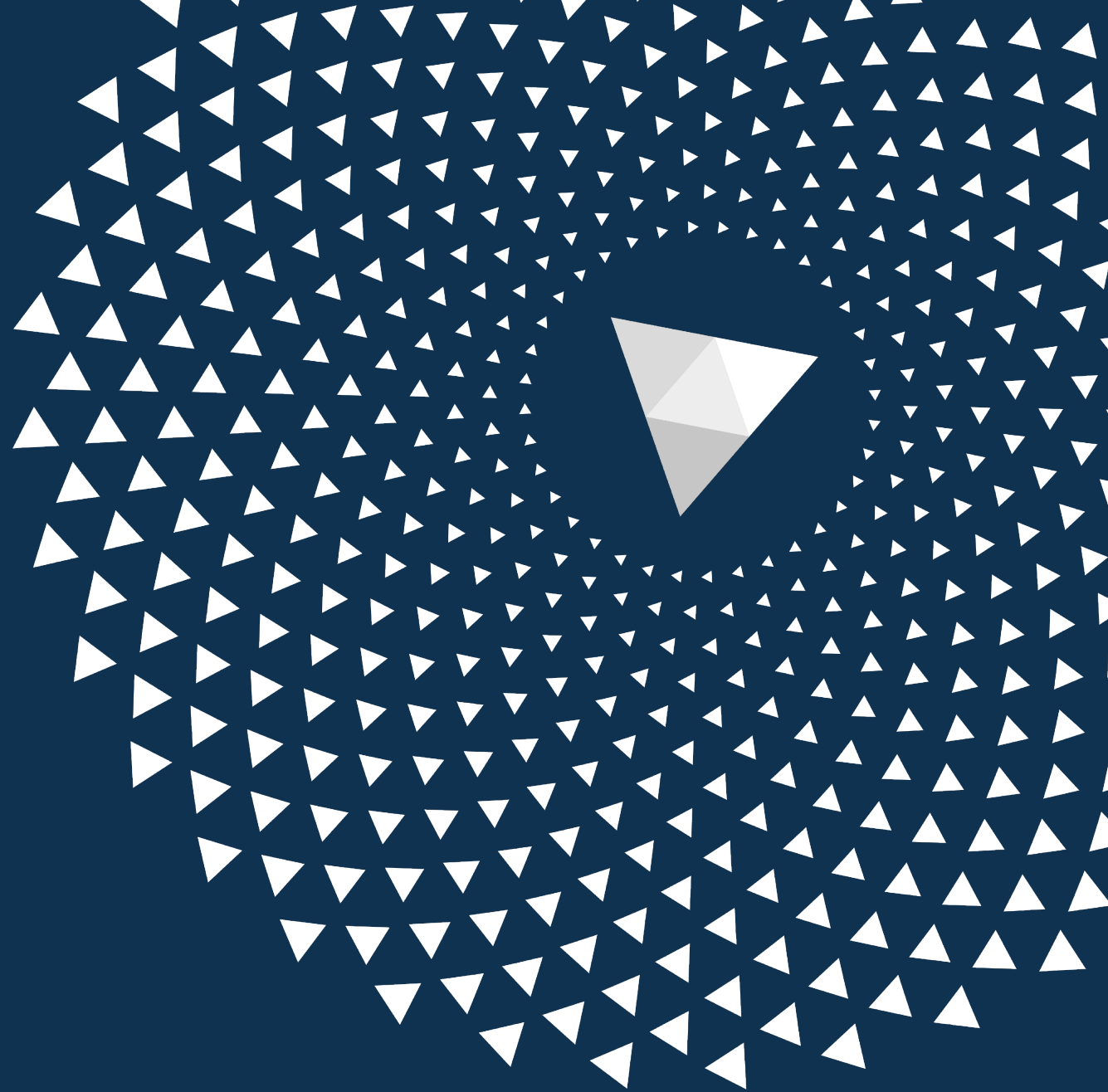
It sells **life insurance products**, with a focus on savings and supplementary pension products



Premiums of **€11.8 million** as at 31 December 2025

09

BUSINESS ACTIVITIES
REAL ESTATE
AND OTHER SECTORS





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 **€4.8* 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

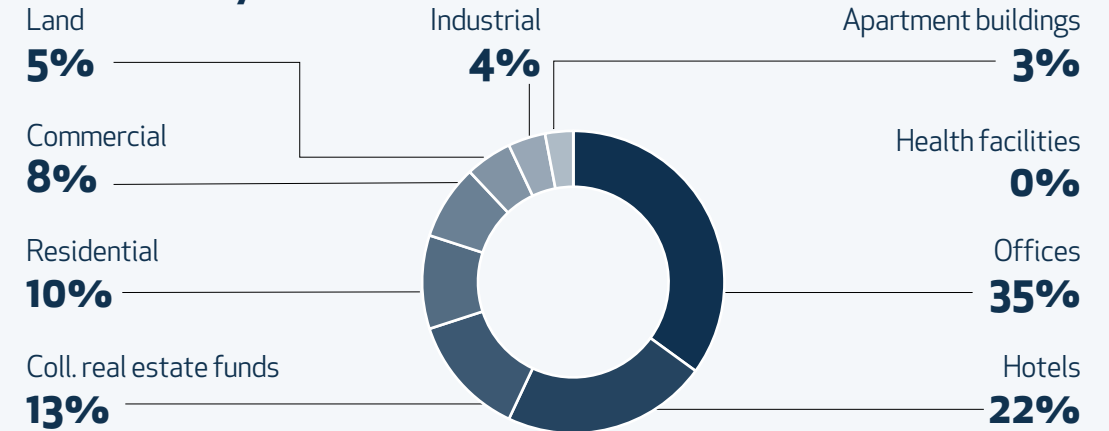


Its management philosophy is in line with market **best practices**

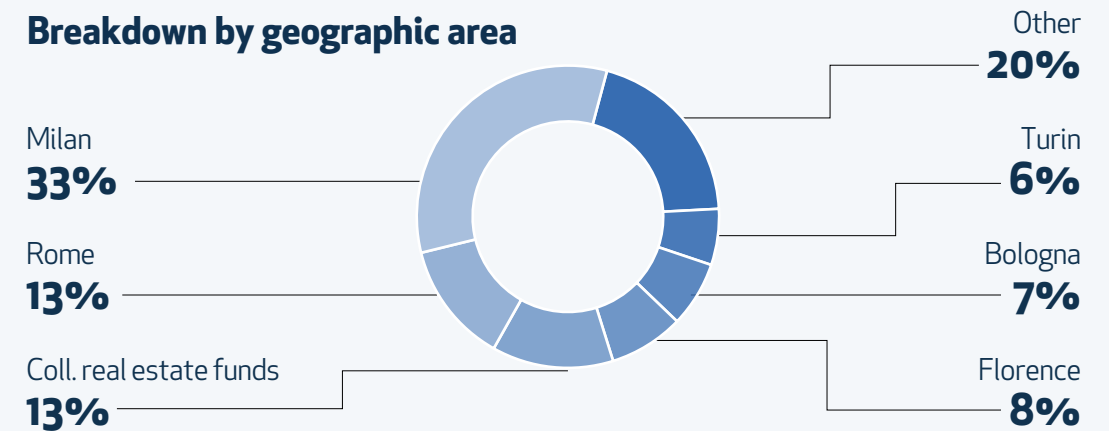


It has an in-house department that ensures **in-depth knowledge of the real estate market**

Breakdown by intended use



Breakdown by geographic area



* Market values
Figures at 31 December 2025



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 **14 regions of Italy**, it covers **31 destinations** and has over **6,000 rooms** spread over **59 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
1.5 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 997 boats** from 6m to 85m in length



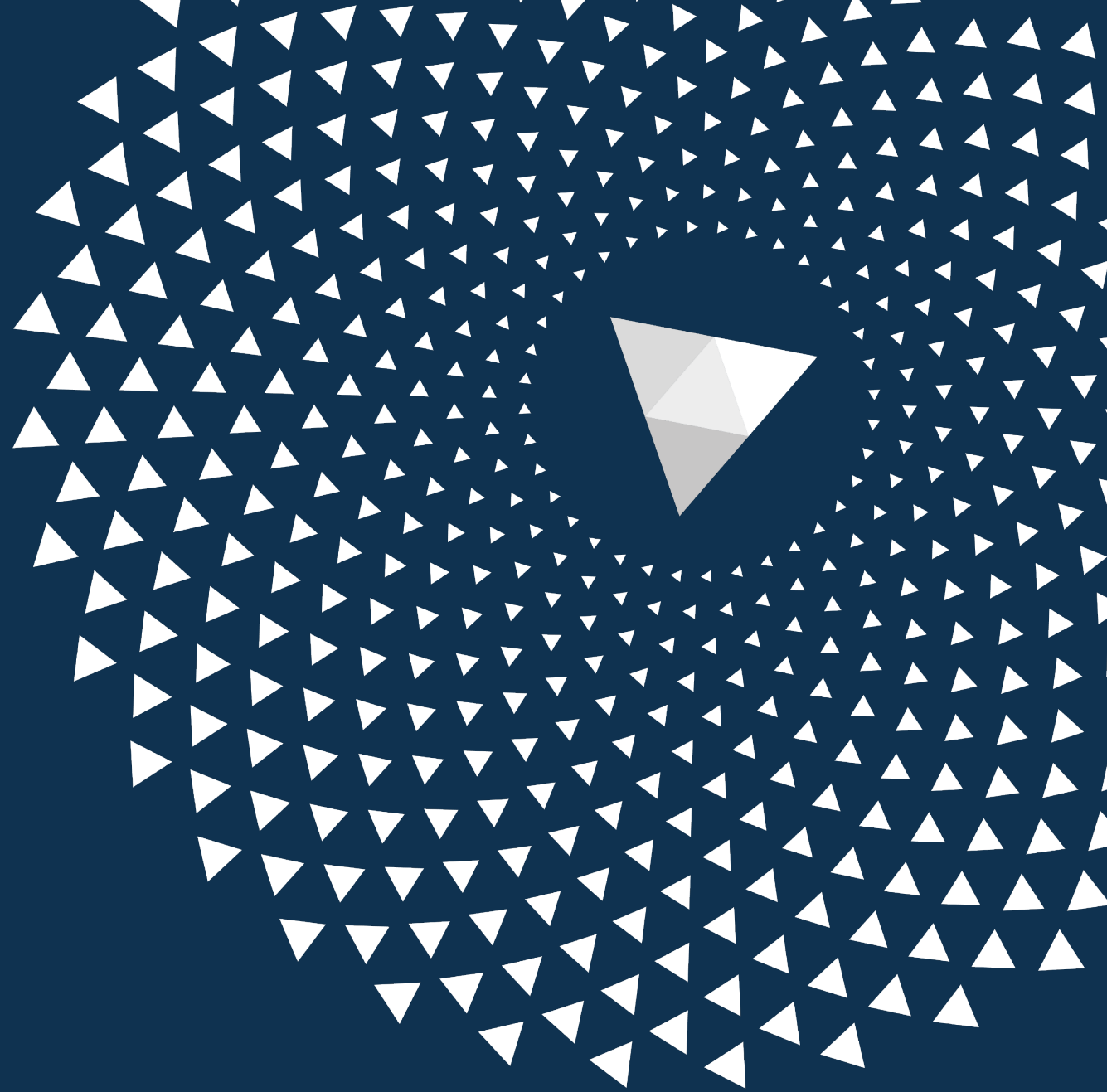
Most berths are for boats **of less than 16 metres in length**.
45 berths available for 25m to 85m yachts and superyachts



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

10

MAJOR SHAREHOLDING:
BPER BANCA





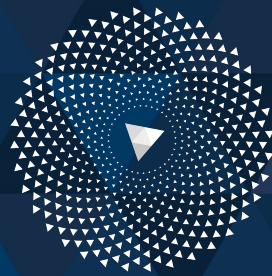
BPER:



Unipol holds a **19.94%** 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

Unipol Assicurazioni S.p.A.

Registered Office: Via Stalingrado, 45 - 40128 - Bologna - Italy

www.unipol.com

Media relations: pressoffice@unipol.it