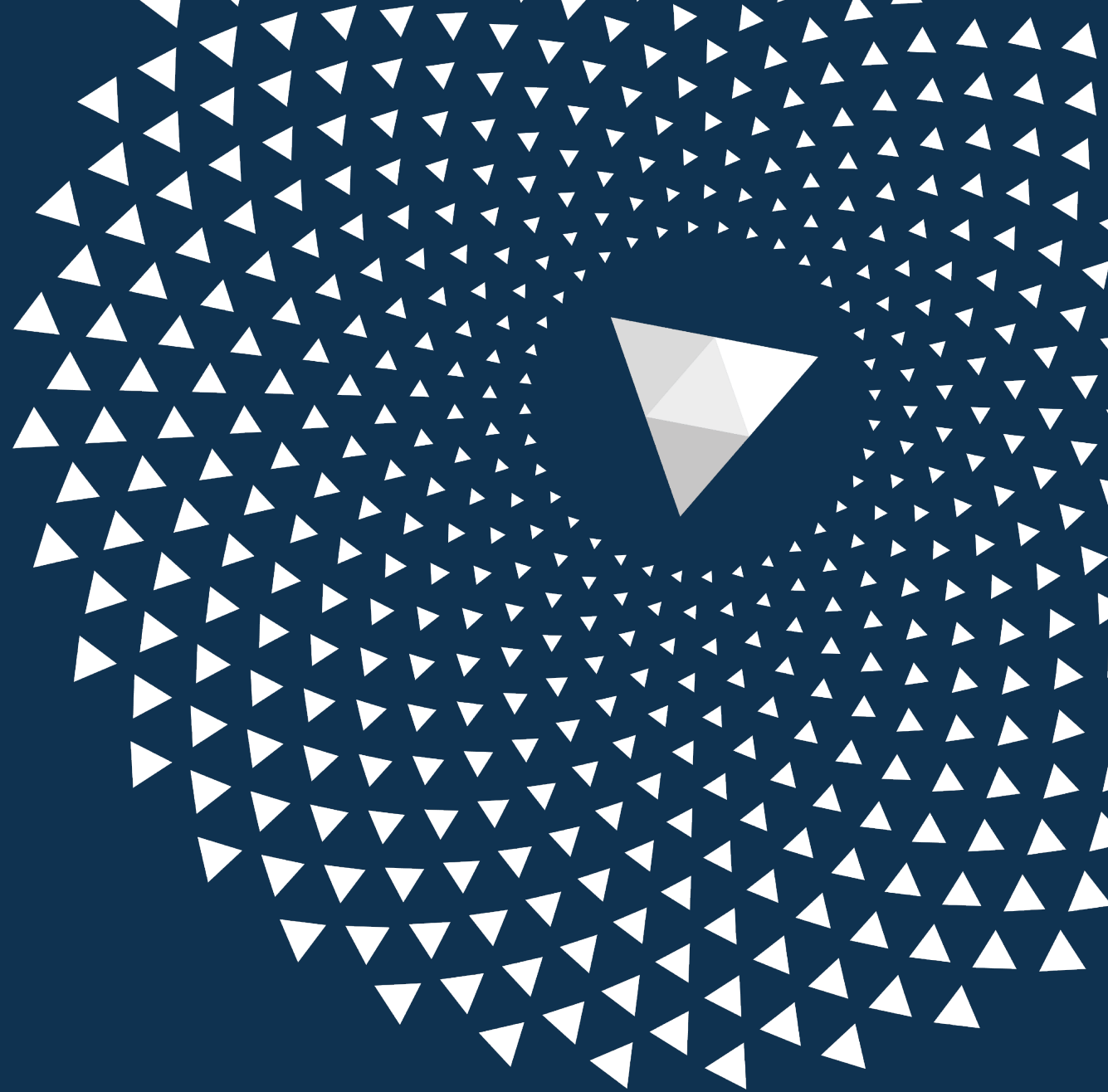


# COMPANY PROFILE



# 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%**

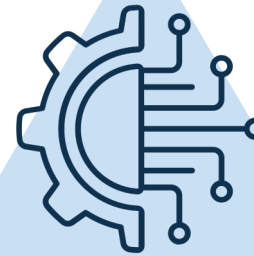
market share



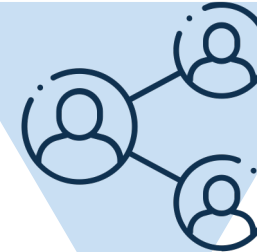
**APPLIED TECHNOLOGIES**

**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



#### MOODY'S

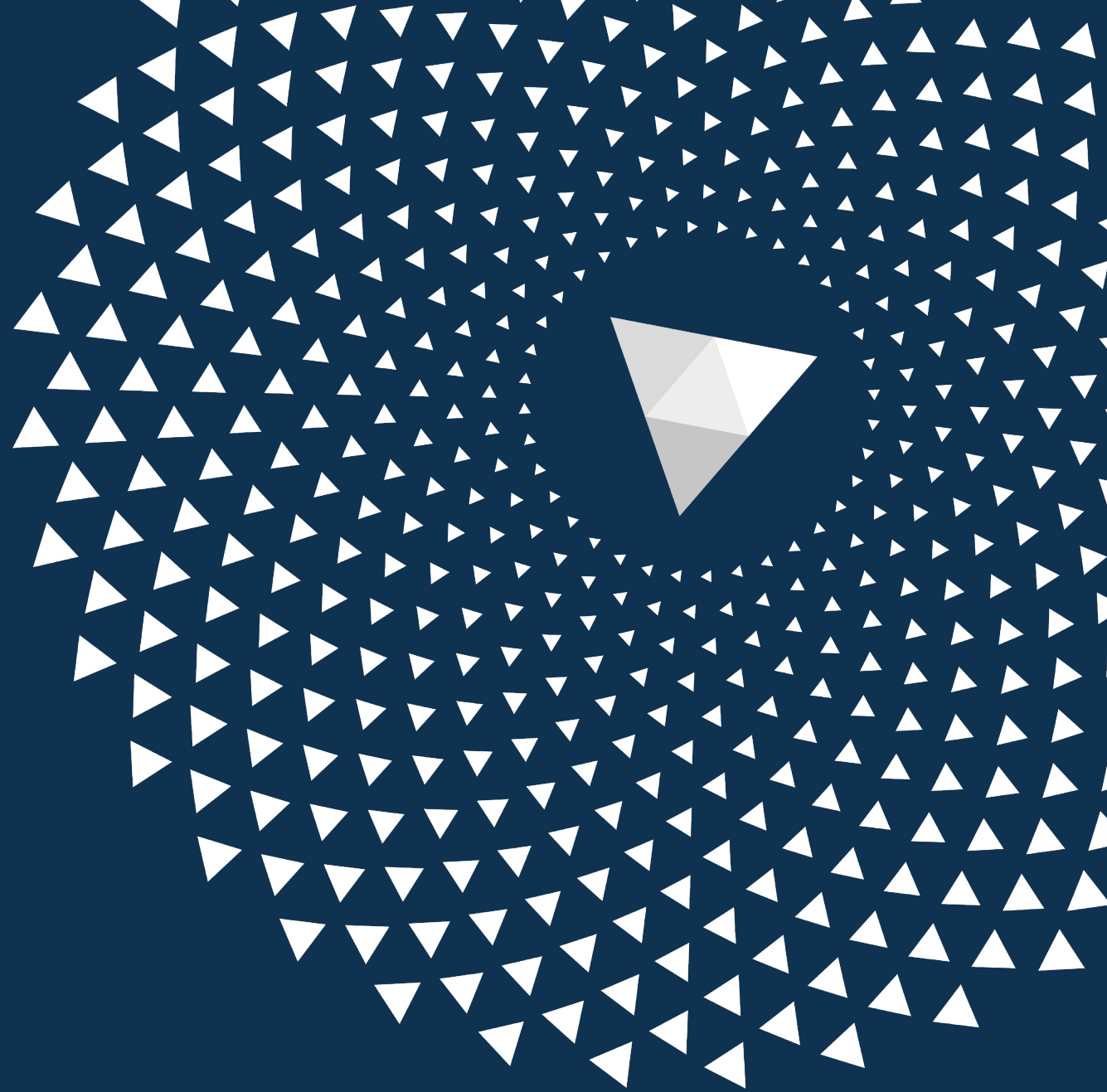


#### MORNINGSTAR | DBRS



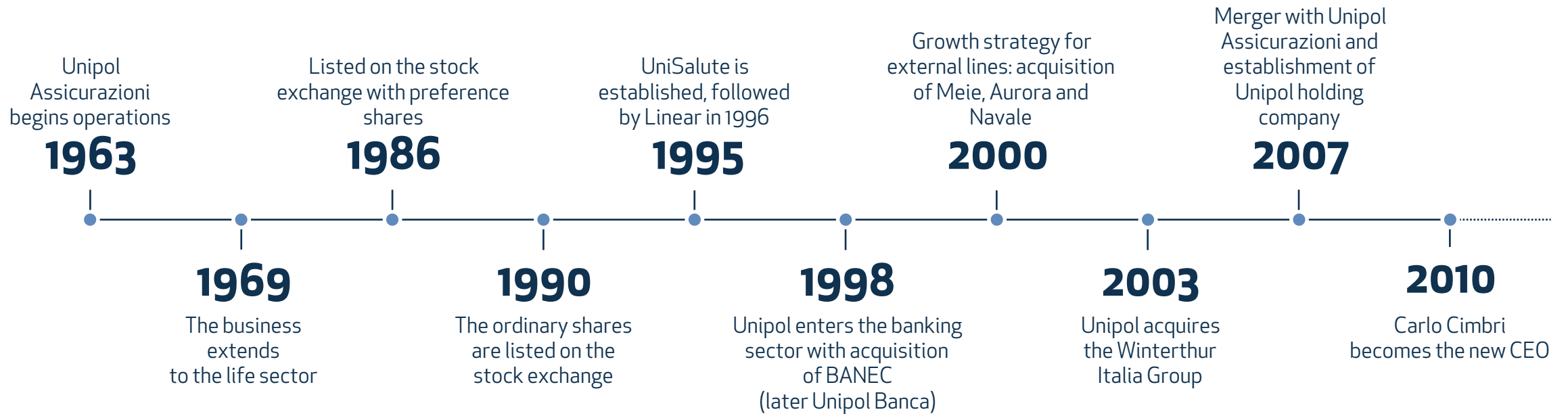
# 02

ABOUT US



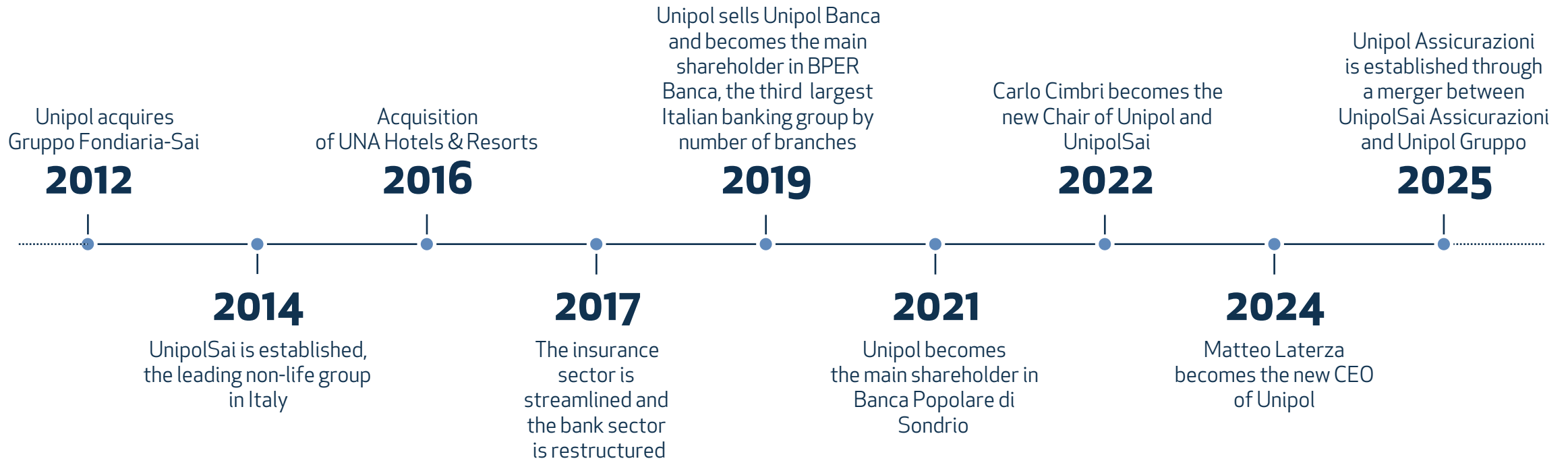


## History of the Group



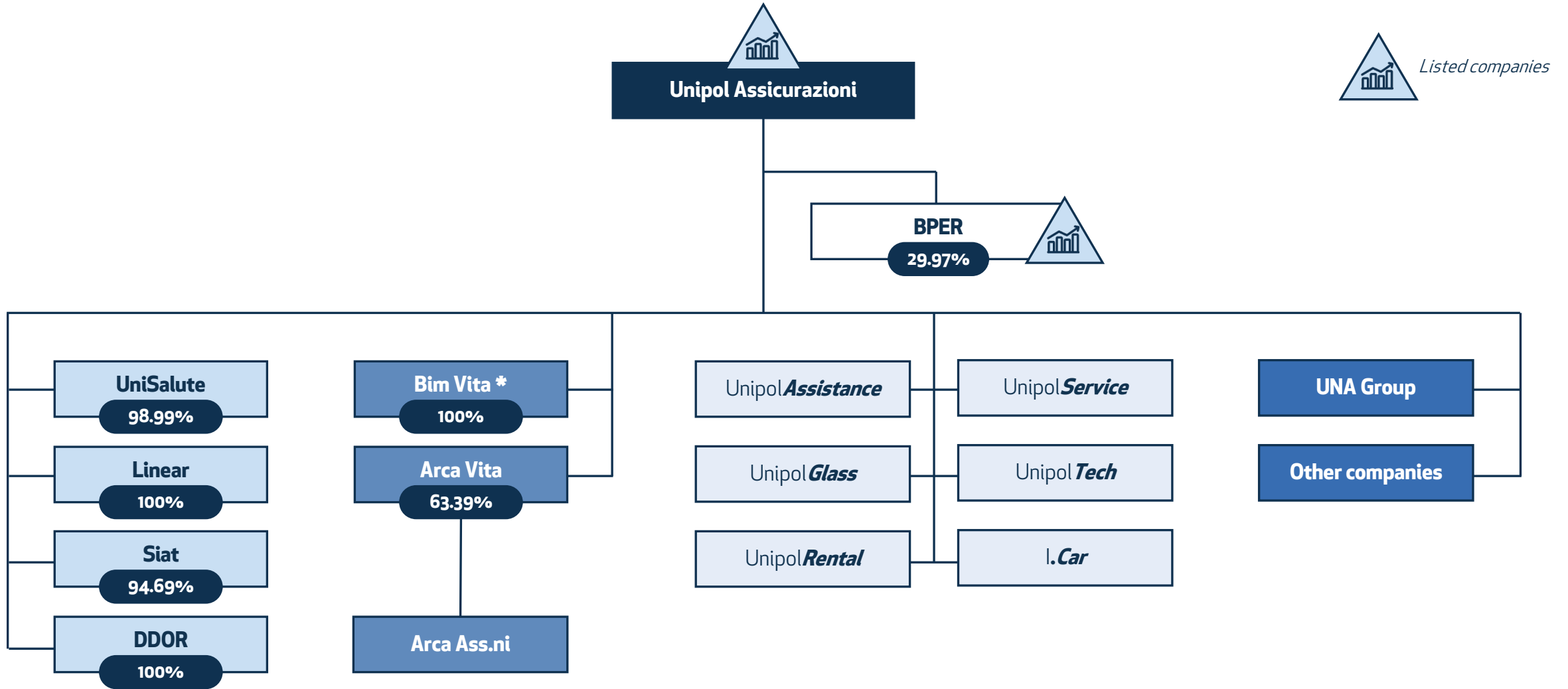


## History of the Group





### Group Structure



Figures at June 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.

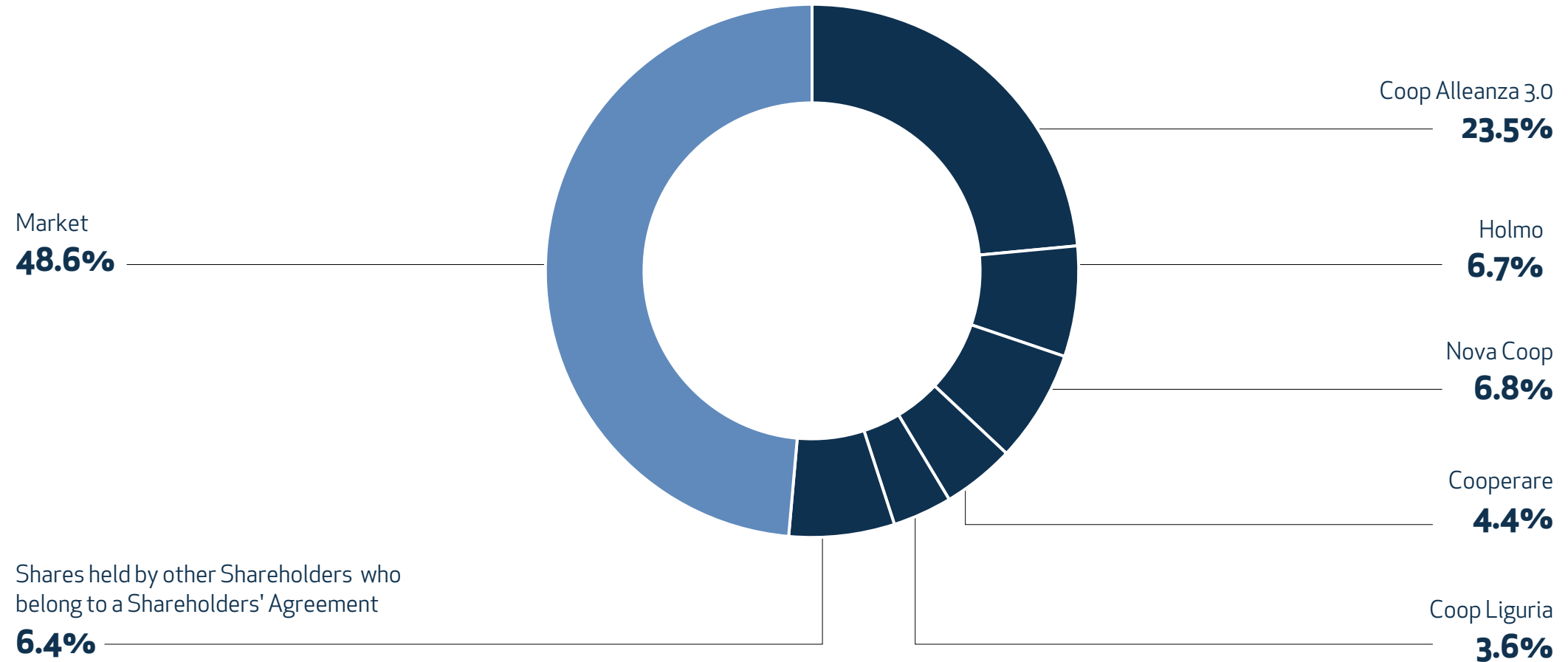


### Board of Statutory Auditors of Unipol Assicurazioni S.p.A.





### Shareholders



Note: 30.053% of the share capital is allocated to a Shareholders' Agreement, with details to be found on [www.unipol.com](http://www.unipol.com), Investors/Shareholders/Shareholders' Agreement section

Figures at 1<sup>st</sup> March 2026



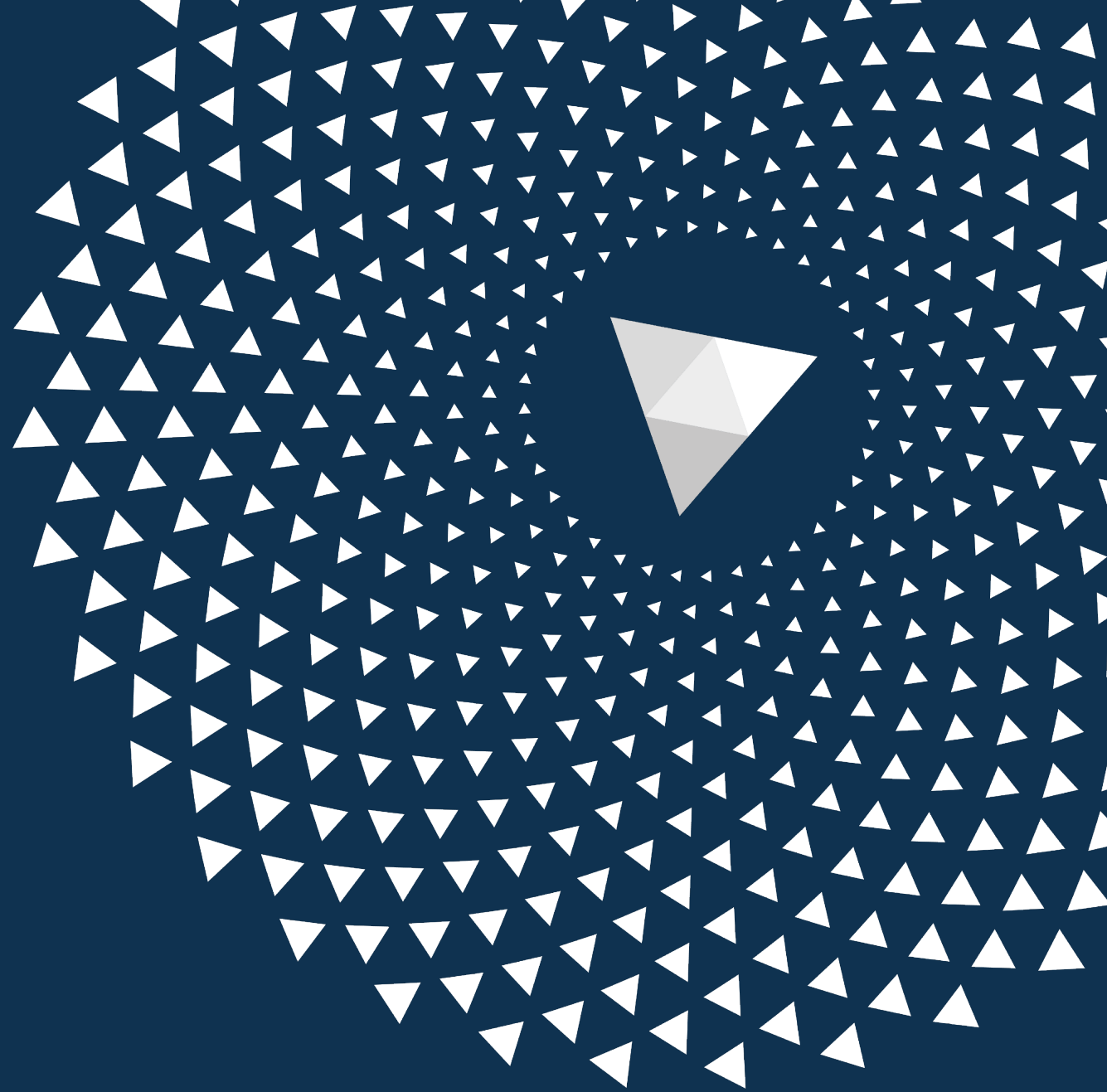
### Ranking in Italy and sales network

Non-life premiums		M.S. %
Generali	9,485	18.6%
<b>UNIPOL</b>	<b>9,449</b>	<b>18.5%</b>
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%
<b>UNIPOL</b>	<b>7,732</b>	<b>5.9%</b>
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



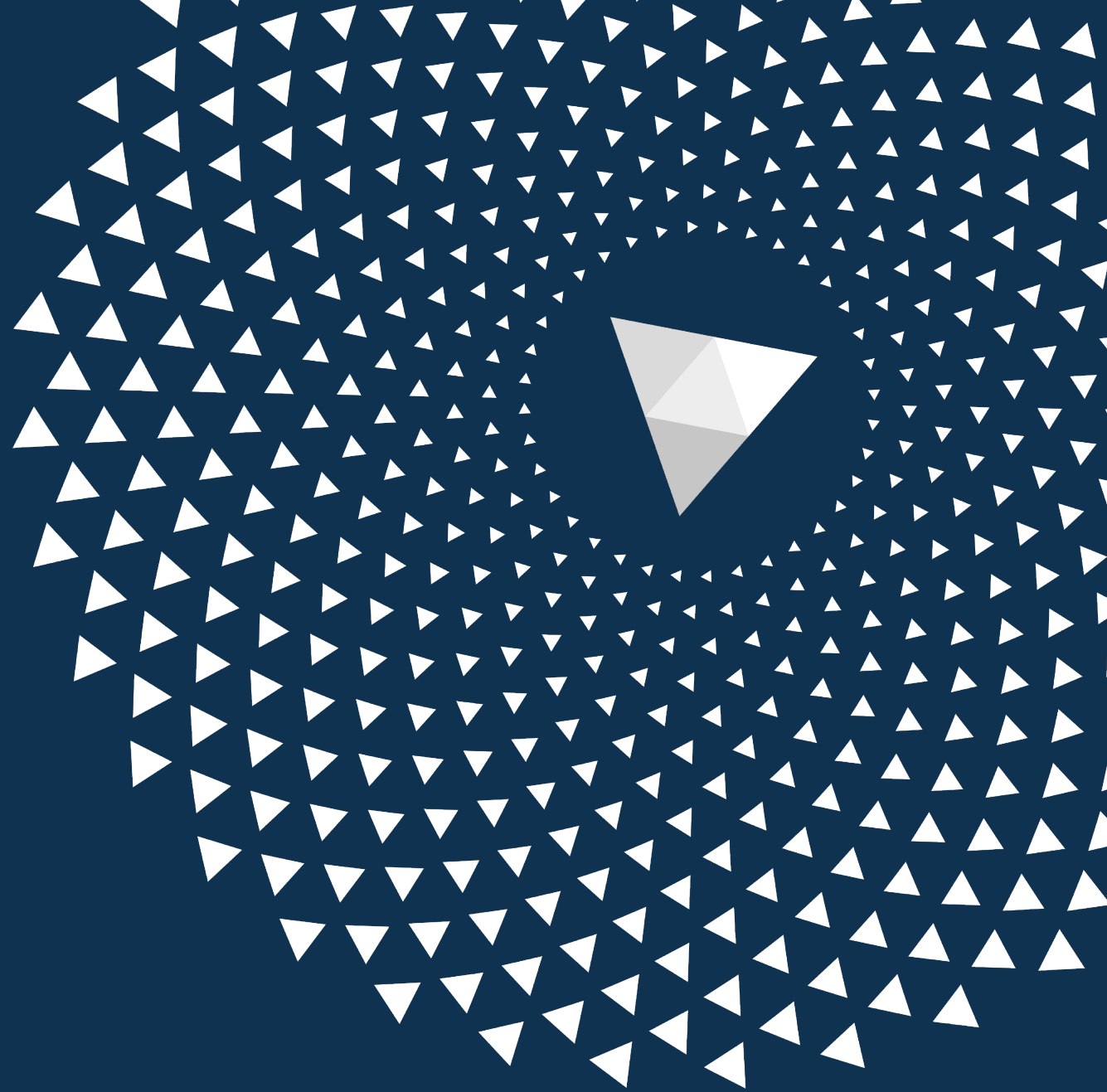
To promote a **culture of innovation** focused on providing more benefits to customers



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 2019<sup>1</sup>) in **Scope 1 and 2 emissions** linked to consumption of electricity, gas and other energy sources
- **Scope 3** emissions associated with investments<sup>2</sup> **reduced** to **25.3 tCO<sub>2</sub>eq/m€** by 2025 year end from 59 tCO<sub>2</sub>eq/m€ in 2022<sup>3</sup>

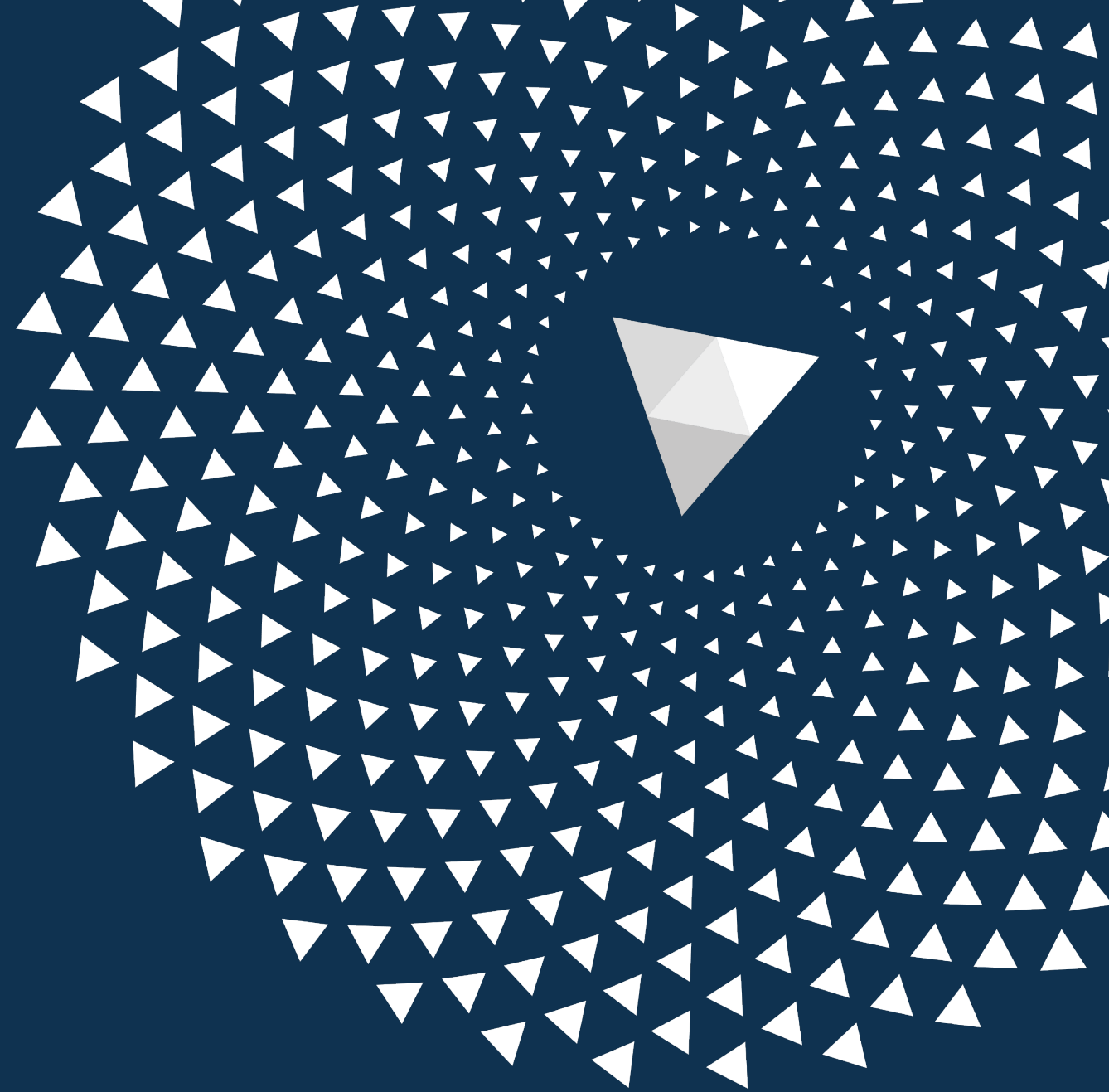
<sup>1</sup> Baseline for definition of the 2030 target.

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

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

# 05

KEY PERFORMANCE  
INDICATORS





## FY25 Key Performance Indicators

### Unipol

	FY24	FY25
<b>Premium income</b>	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
<b>Combined Ratio</b>	93.6%	92.9%
Loss Ratio	67.6%	65.2%
Expense Ratio	26.0%	27.8%
<b>Consolidated net profit <sup>a</sup></b>	1,119	1,530

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

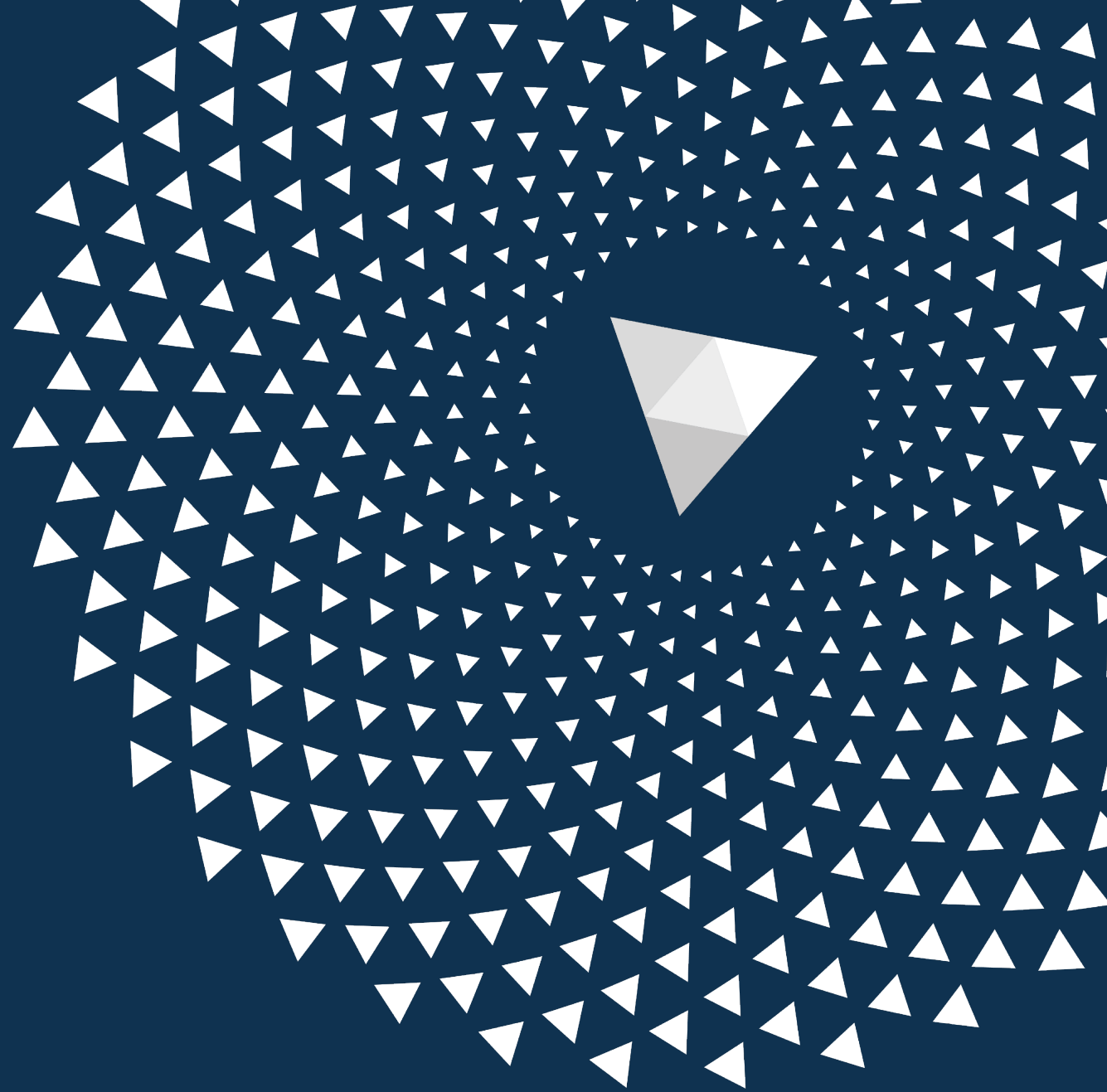
EPS: earnings per share; DPS: dividends per share; BVPS: book value per share

Amounts in millions of euro

<sup>a</sup> Including the portion attributable to non-controlling interests

06

BUSINESS ACTIVITIES  
*INSURANCE & HEALTH*  
*BUSINESSES*

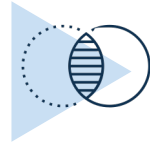




## ABOUT US



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**

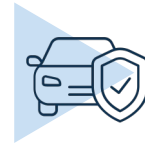
## KEY DATA



**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

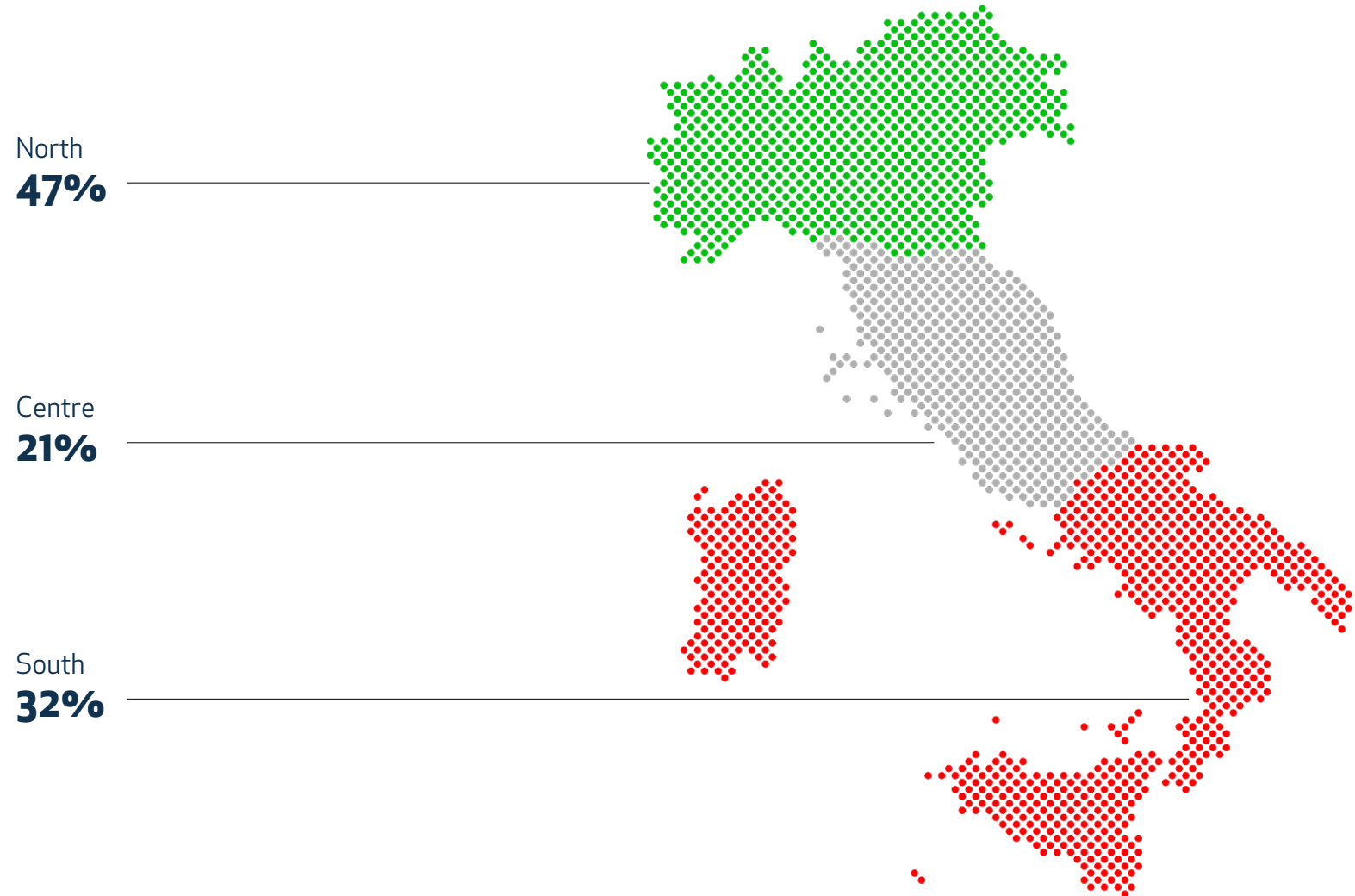
## HIGH POINTS

- 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)





# UniSalute

SPECIALISTI NELL'ASSICURAZIONE SALUTE

## 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

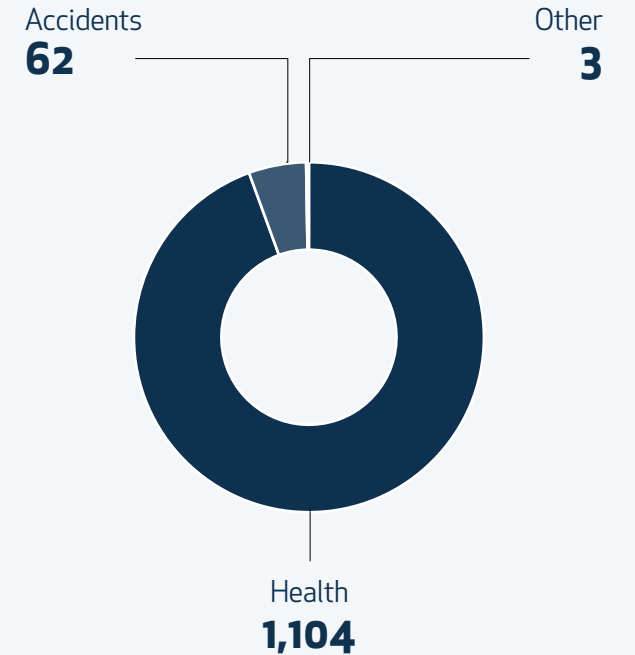


**€1,169 million** in direct premium income

## 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

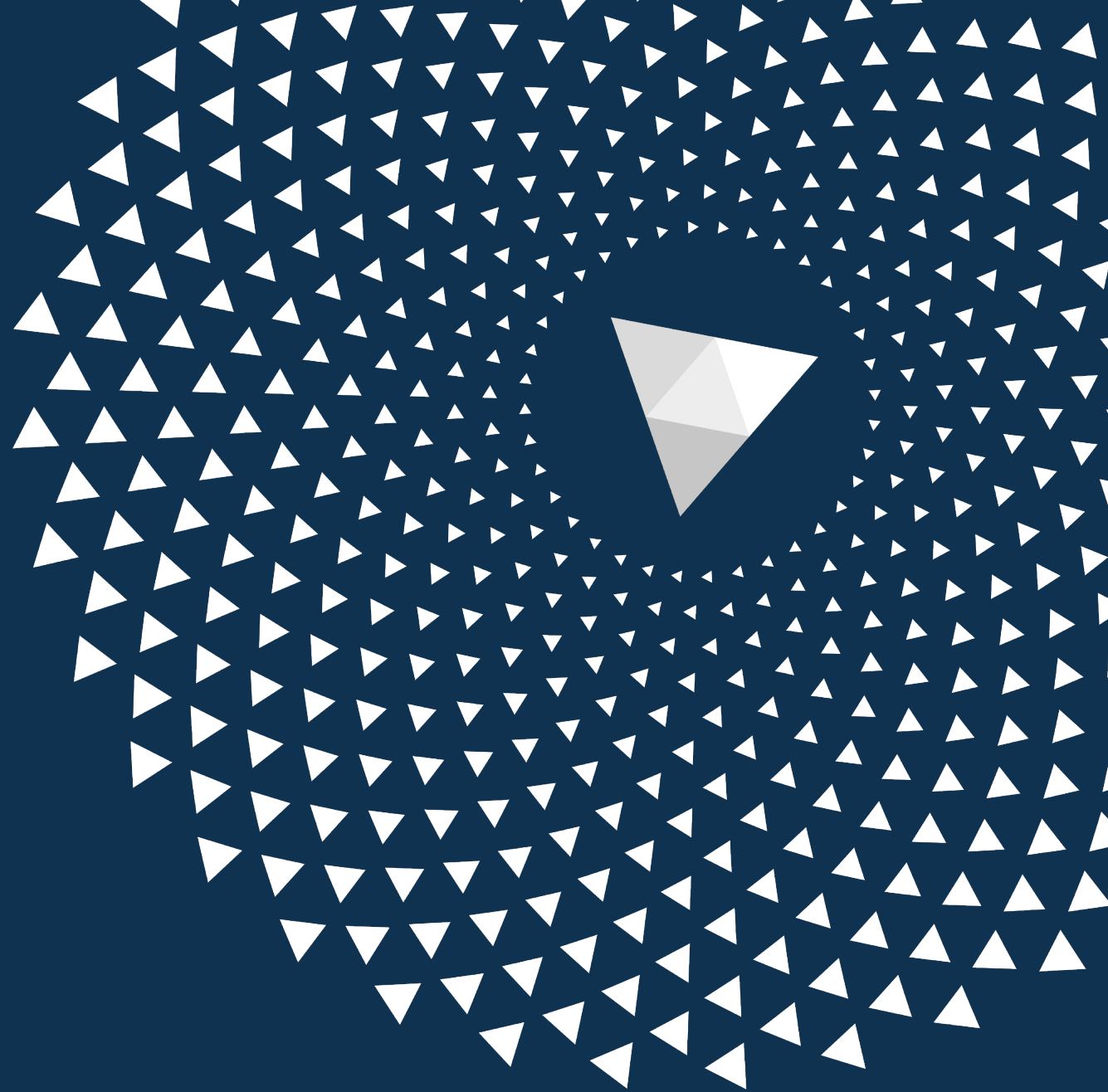
More than **100 internal points of sale**

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**



## UnipolTech SOLUZIONI TECNOLOGICHE

- 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**  
UnipolMove devices



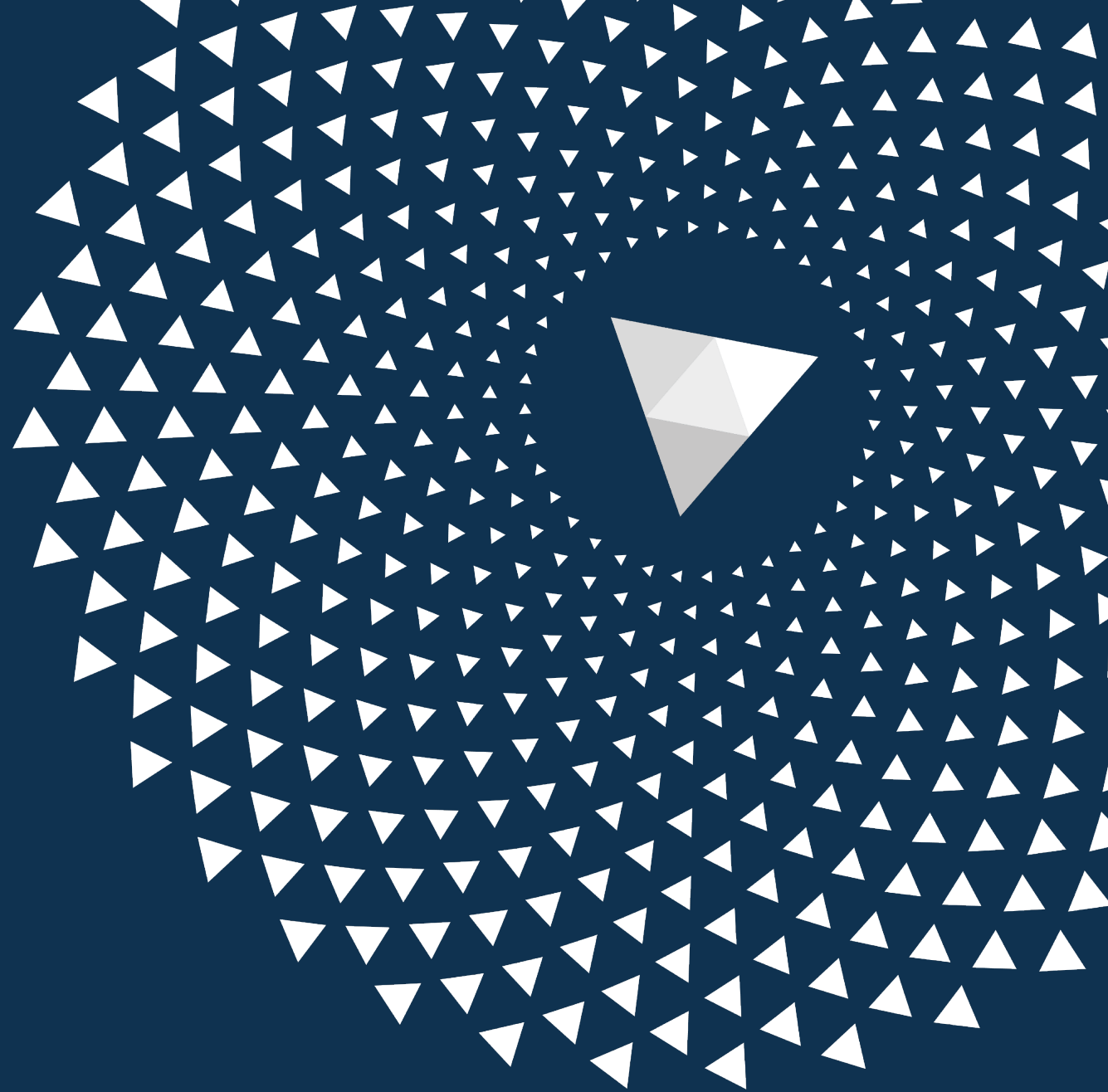
**Leader in the telematics market** applied to vehicles  
in Italy and in Europe

08

BUSINESS ACTIVITIES

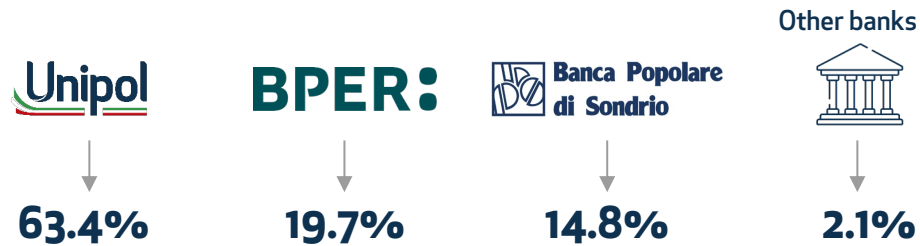
*BANCASSURANCE*

*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<sup>a</sup>



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<sup>b</sup>** company established from a joint venture with Banca Intermobiliare, then Banca Inventis, now entirely held by Unipol Assicurazioni



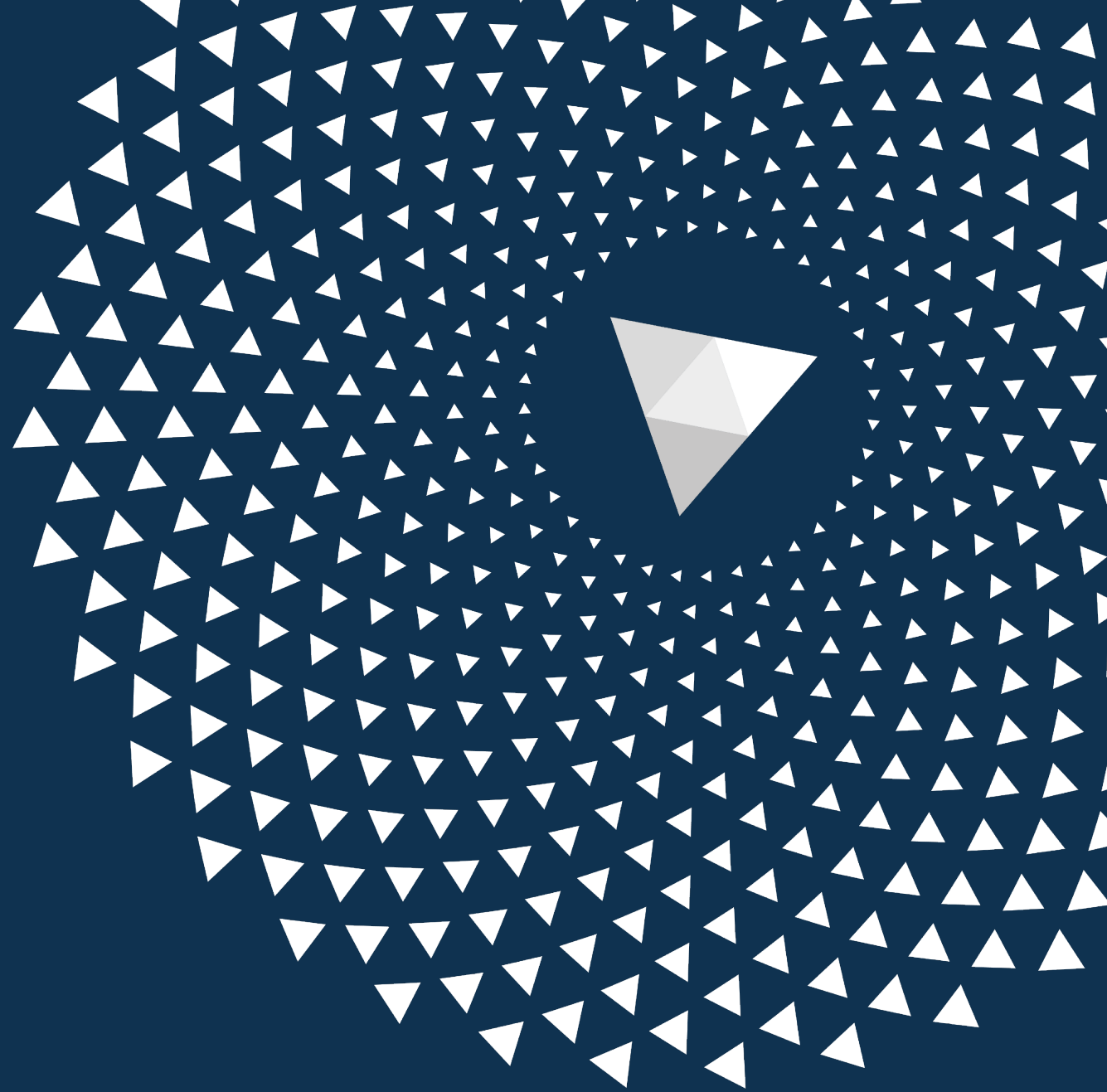
It sells **life insurance products**, with a focus on savings and supplementary pension products



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


09

BUSINESS ACTIVITIES  
*REAL ESTATE*  
*AND OTHER SECTORS*







## Real Estate Interests

 The Group is one of the leading operators in Italy in terms of assets under management with a value of **€4.8\*** billion

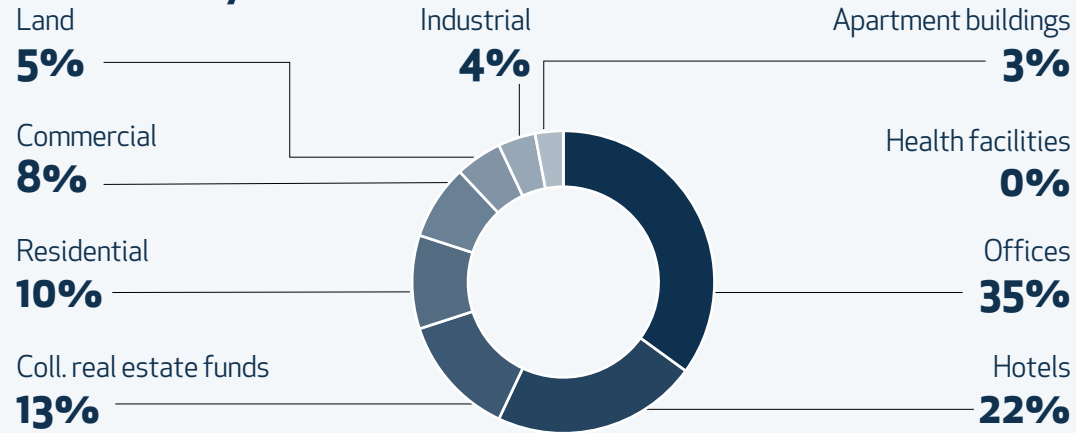
 Over **20 years experience** in the promotion and coordination of urban regeneration projects

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

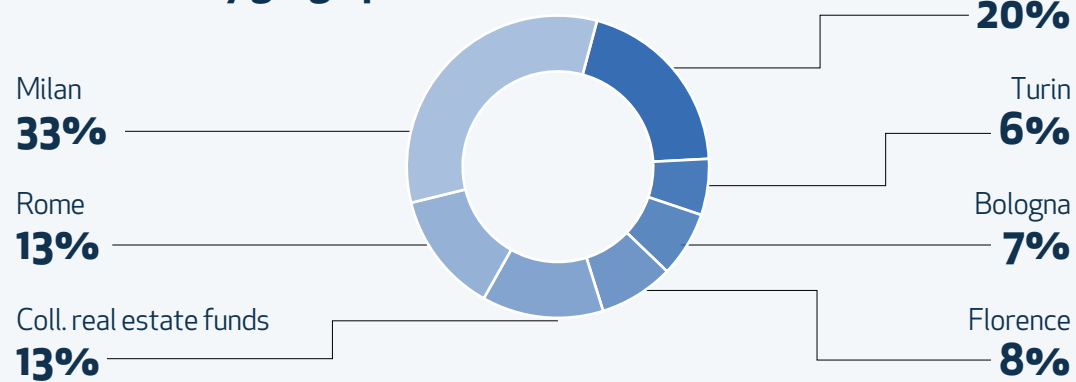
 Its management philosophy is in line with market **best practices**

 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



 **UNA Esperienze**

 **UNA Hotels**



### 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 Còlpetrone



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



It can **accommodate 997 boats** from 6m to 85m in length



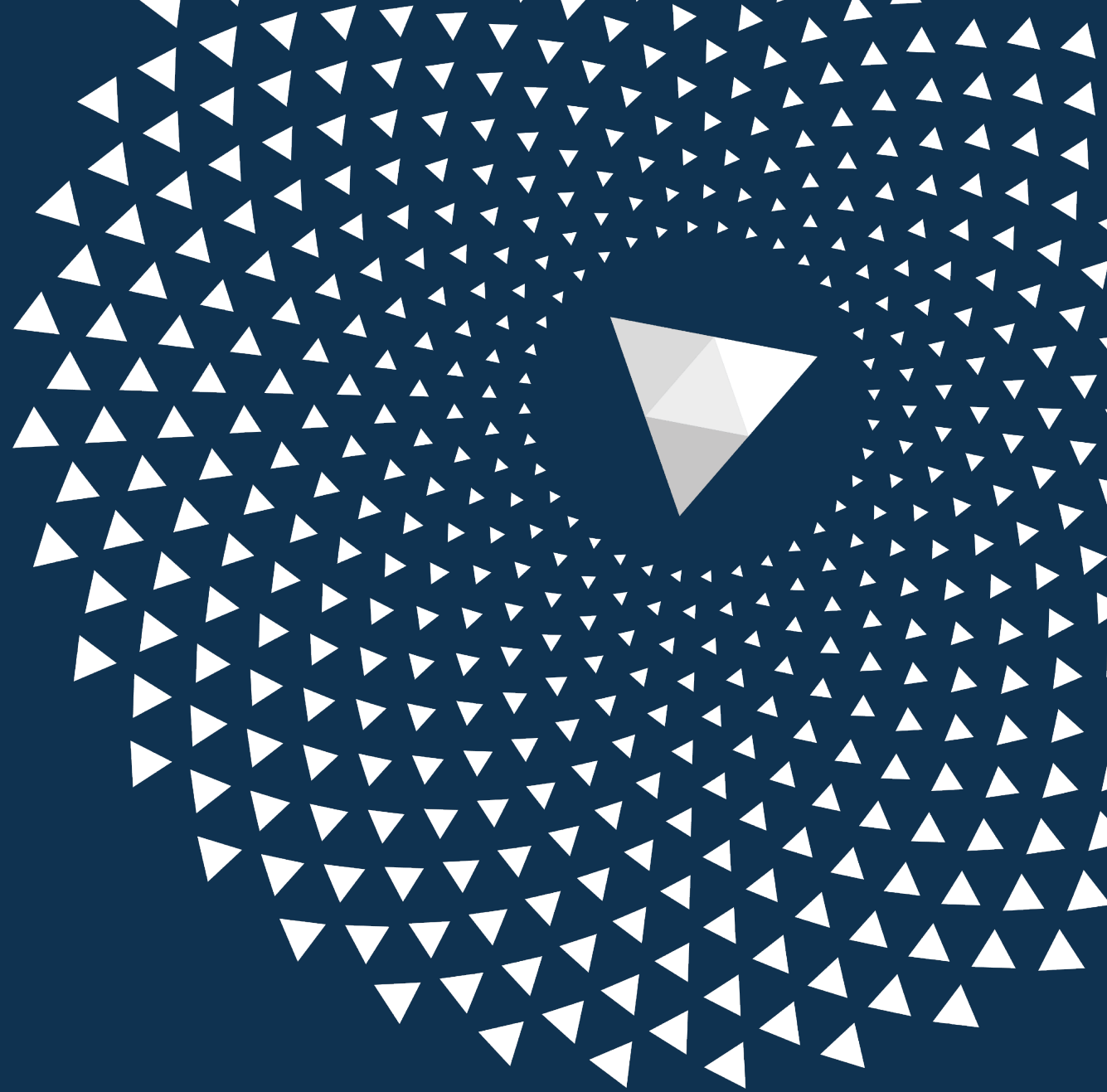
Most berths are for boats **of less than 16 metres in length. 45 berths** available for 25m to 85m yachts and superyachts



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





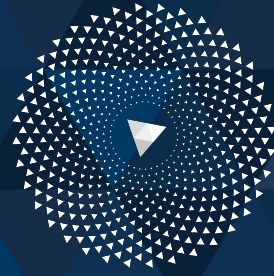
# BPER:



Unipol holds a **29,97%** 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

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