

# SUSTAINABLE DEVELOPMENT: THE UNIPOL GROUP PRESENTS ITS INTEGRATED REPORT FOR 2017

- In the past year, 98.2% of Group assets complied with the Sustainable and Responsible Investment (SRI) principles defined by the Unipol policy, for a total of €46.9bn;
- €202.8m of this amount was invested in projects that contributed towards achieving the 2030 Agenda Goals, supporting specific projects;
- Interest-free loans allowing private parties and companies undergoing difficulties to pay their insurance premiums in instalments without additional costs amounted to €920m;
- CO2 emissions per employee fell by 8.1% in Group offices compared to 2016. CO2 is one of the main factors influencing climate change;
- The Group continued its commitment to achieve the 17 Sustainable Development Goals set by the United Nations, especially in the areas of personal health and wellbeing, sustainable cities and communities and climate action.

#### Bologna, 29 May 2018

Today, in Bologna, the Unipol Group presented its 2017 Integrated Report, which integrates the company's financial performance with its performance in social and environmental sustainability. The "Prospettive. Investire nel futuro per una crescita sostenibile" (Prospects. Invest in the future for sustainable development) conference was held to mark the occasion at the *Museo della Musica*. This event forms part of the second edition of the Sustainable Development Festival promoted by the

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Italian Alliance for Sustainable Development (ASviS), comprising over 200 organisations committed to promoting a strong sustainability culture.

Top officials from the local public institutions attended, along with representatives from companies, associations and universities: Virginio Merola, Mayor of Bologna; Stefano Bonaccini, President of the Emilia Romagna Region; Jay Mitra, Professor of Business Enterprise and Innovation - Essex Business School, University of Essex; Enrico Giovannini, ASviS Spokesperson; Pierluigi Stefanini, Chairperson of the Unipol Group; Gianpiero Calzolari, Chairperson of the Granarolo Group, Giusella Finocchiaro, Chairperson of the Del Monte Foundation, and Marisa Parmigiani, Head of Sustainability at the Unipol Group.

This is the second year that the Unipol Group has drawn up an Integrated Report in accordance with the most advanced international standards. The aim is to measure and monitor company activities to help achieve the **17 Sustainable Development Goals** in the United Nations Global Agenda by 2030.

**Pierluigi Stefanini, Chairperson of the Unipol Group,** said: "With this Integrated Report, the Unipol Group can inform its stakeholders, and more especially the financial community, of its capacity to create value and fully respond to the requirements established by the law with introduction of the Non-Financial Information Statement. After 25 years of practice with social reports, we decided it was time to show how, as far as we are concerned, the social and environmental impacts of the company are fully integrated with the financial performance".

The Group's activities have had a positive impact on 9 of the 17 Goals, and the company's commitment focuses especially on: *Goal no. 3 - Good health and well-being*, with Unipol increasing its cooperation with the public health system in 2017, for example launching Monitor Salute®, the innovative remote patient monitoring service for certain chronic conditions; *Goal no. 11 - Sustainable cities and communities*, especially thanks to the 'Culturability' call for bids to redevelop abandoned areas for socially worthwhile uses, the 'Sicurstrada' programme relating to road safety and sustainable mobility, and 'UrbanUp' for the sustainable redevelopment of large areas in the urban environment; *Goal no. 13 - Climate action*, aiming to improve the resilience of small- and medium-sized companies, in particular through both the Life Derris project led by the Unipol Group and joined by increasing numbers of Italian businesses, and the development of insurance products aimed at managing climate events in the tourism sector.

The results achieved by the Group in 2017 were especially significant: 98.2% of Group assets complied with the Sustainable and Responsible Investment (SRI) principles adopted by Unipol after being monitored, for a total of €46.9bn in assets. €202.8m of this amount was invested in projects that contributed towards achieving the 2030 Agenda Goals, with a special focus on *Goal no.* 7 for clean energy, *no.* 13 on climate action, and *no.* 15 for proper land management.

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With respect to the global targets, for Goal no. 13, the Group reduced CO2 emissions from its offices by 8.1% per employee compared to the previous year, for no. 10 - Reducing Inequalities, interest free loans granted amounted to €920m (+15% compared to 2016) for the interest-free payment of insurance premiums in instalments by both private parties and small- and medium-sized enterprises, while for no. 11, €188m was paid out for crashes using telecommunication means due to continued investment by the Company in the Internet of Things, speeding up payment processes and reducing disputes.

The Unipol Group Integrated Report was drawn up on the basis of the International Integrated Reporting Framework principles issued by the International Integrated Reporting Council (IIRC)<sup>1</sup> in December 2013.

#### Unipol Gruppo S.p.A.

Unipol is one of the main insurance groups in Europe with total premiums of approximately €12.3bn, of which €7.9bn in Non-Life and €4.4bn in Life (2017 figures). Unipol adopts an integrated offer strategy and covers the entire range of insurance and financial products, operating primarily through the subsidiary UnipolSai Assicurazioni S.p.A., founded at the start of 2014 and a leader in Italy in the Non-Life Business, particularly MV TPL. The Group is also active in direct MV insurance (Linear Assicurazioni), transport and aviation insurance (Siat), health insurance (UniSalute) and supplementary pensions, and maintains a presence in the bancassurance channel. Lastly, it also operates in the banking realm through the network of Unipol Banca branches, and manages significant diversified assets in the real estate, hotel and agricultural (Tenute del Cerro) sectors. Unipol Gruppo S.p.A. is listed on the Italian Stock Exchange.

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<sup>&</sup>lt;sup>1</sup> The IIRC is a global entity comprising regulatory bodies, investors, companies, regulatory entities, professionals working in the accounting industry and NGOs.