



REPUTATION INSTITUTE: UNIPOL RANKS FIRST FOR REPUTATION IN THE FINANCIAL SECTOR FOR THE SECOND YEAR RUNNING

Bologna, 19 April 2018

Unipol is the Italian company with the best reputation in the financial (banking and insurance) sector, according to the 2018 Italy RepTrak® classification (public opinion index) released by the Reputation Institute today.

A major result in a sector that in recent years has continued to weaken as a result of the banking crisis.

The Unipol Group continues to pursue the approach adopted in 2014, when following the merger with Fondiaria-Sai, it became a leading player in the insurance and financial sector of the country: a transaction that, in the opinion of Italians, succeeded in improving stability and growth prospects.

The reputational profile of Unipol is primarily based on perceptions linked to products/services, performance and innovation: its products are considered reliable, its handling of claims timely and its customer care professional. The financial solidity and strong growth prospects are just as important, since they represent a guarantee for the future; the research and development of technological solutions is considered a distinctive trait, thanks to the consolidated know-how in telematics applied to the insurance business.

Unipol believes that reputation is a managerial lever capable of activating a cultural change that can promote the creation of value, and adopts an **integrated approach** that constantly aligns activities for the construction and the protection of reputation.

Unipol's operational model for reputation management is based on **extensive analysis** (collecting the perceptions and expectations of seven groups of stakeholders on a regular basis: public opinion, employees, customers, agents, financial community, journalists and institutions), **internal and external perspective**, with the comparison of internal (top management and employees) and external (other public) perceptions and expectations and, finally, **strategic alignment**, which calls on

the different corporate functions to contribute to the realisation of reputational objectives (regarding creation and protection) starting from a working system and shared actions.

Our experience in reputation management has also been translated into an insurance solution that responds to the evolution of a socio-economic context where reputational risk is among the greatest perceived. Coverage allows the company to be held harmless from any economic damage resulting from negative media events, according to the conditions of the policy.

Unipol Gruppo S.p.A.

Unipol is one of the main insurance groups in Europe, with total premiums of roughly €12.3bn, of which €7.9bn in Non-Life and €4.4bn in Life (figures from 2017). 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.

Unipol Gruppo

Media Relations

Fernando Vacarini
T. +39 051 5077705
pressoffice@unipol.it

Investor Relations

Adriano Donati
T. +39 051 5077933
investor.relations@unipol.it

Barabino & Partners

Massimiliano Parboni
T. +39 335 8304078
m.parboni@barabino.it

Giovanni Vantaggi
T. +39 328 8317379
g.vantaggi@barabino.it

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