



WELFARE ITALIA FORUM 2018 was held in Rome today: the expectations of Italians and future strategies

- Ipsos research presented: almost 2 out of 3 Italians have a negative opinion of social welfare services, but there are more positive opinions on healthcare than negative
- 46% are worried about getting sick in the future, 36% worry about inadequate pensions
- 54% wish to keep free or low-cost social welfare services for poor people only
- Only 22% of Italians have health insurance (and 61% do not intend to take out health insurance) while 30% make voluntary contributions towards their pension plans

Rome, 11 December 2018

The ninth edition of the **Unipol Group** initiative, **Welfare Italia Forum 2018** was held in Rome today as part of the “Welfare, Italy. Workshop for the new social policies” programme. The event gives decision makers and stakeholders in the healthcare, social-welfare and social security industries the opportunity to meet and encourage development of the white economy, an area that can actively contribute towards the country’s growth in terms of the economy and employment.

Nando Pagnoncelli, Chairperson of the market research company Ipsos, began by presenting the results of the research project “Italians: requirements, expectations and social welfare choices” carried out by Ipsos on a representative sample of Italians.

The Minister for Public Administration, **Giulia Bongiorno**, opened the event, which was then followed by a number of discussion groups in which various contributions were made, including by **Carlo Stagnaro**, Director of the Istituto Bruno Leoni Digital Economy Observatory, **Alberto Brambilla**,

Chairperson of the Centro Studi e Ricerche Itinerari Previdenziali, **Alessandro D'Adda**, Partner with MBS Consulting, along with direct accounts by **Matteo Sarzana**, General Manager of Deliveroo in Italy, **Claudio Domenicali**, CEO of Ducati, and **Massimo Giupponi**, Managing Director of the Brianza ATS (health protection facility).

A session dedicated to equality, work and generations was held with **Leonardo Becchetti**, University of Rome Tor Vergata, **Gian Carlo Blangiardo**, University of Milan Bicocca, and **Pasquale Tridico**, Roma Tre University, followed by an address by **Emmanuel Akpakwu**, Project Lead Value in Healthcare of the World Economic Forum.

The Minister of Economic Affairs and Finance, **Giovanni Tria** closed the morning sessions.

Within the framework of the Forum, on the evening of 10 December, **Carlo Cimbri**, Group CEO of Unipol, and **Pierluigi Stefanini**, Chairperson of Unipol, met **Jens Redmer**, Head of Product Policy at Google, and **Vincenzo Paglia**, Chairperson of the Pontifical Academy for Life. Their meeting focused on the capacity to provide a response to new social welfare requirements, balancing the ethical, economic and technological aspects.

The Ipsos research

Italians have mainly negative opinions on social welfare services. Healthcare is considered to be the most important social welfare sector and people expect investment by the State to boost services to the public. While Italians are aware that the healthcare system will face rising difficulties due to the aging population and increasingly limited availability of public resources, they are not proactive in terms of either acquiring additional cover or obtaining further information on the issue.

These are some of the most important findings which emerged from the Ipsos research presented today.

The survey showed that the **opinions of Italians regarding social welfare services** were negative as a whole since 61% of the respondents judged them to be terrible or poor - peaking at 75% in Central Italy - and 33% judging them to be excellent or good, rising to 39% in the Northwest.

Italians clearly see the **need to reform the social welfare system**, and reallocate public resources more efficiently. There are two trains of thought regarding what is more important: 48% believe that services should always be guaranteed to all income brackets, and would even accept increased taxes and a loss in efficiency, while 32% would like more efficient services, with more freedom to choose, even if they had to be paid for and were not accessible to everybody.

However, overall, about 80% of Italians agree on the fact that the zero or low-cost healthcare system will only be **sustainable in the long term if waste and excessive political costs are eliminated**.

Healthcare is considered to be the most important social welfare area, the only one to achieve more positive opinions (48%) than negative opinions (47%), but disillusionment prevails: 68% of Italians would like the State to spend more than the present over the next few years, but only 15% believe that it will do so.

There are many **personal concerns for the future**, mainly regarding possible illnesses or lack of self-sufficiency (46%), inadequate pensions (36%), difficulties in meeting expenses (30%) and lack of employment prospects (29%).

However, Italians' opinions on the **strategies** to adopt for the future at system level are clear: **54%** believe that all **free services** or low-cost services should be maintained for **poor** people only, with everyone else having to pay; **15%** would like an increase in resources by **raising taxes**; while **6%** would favour a **reduction in services** (and costs).

Despite the awareness that a social welfare system structured like this is not sustainable in the long term, there was **not much involvement or information about this**. For example, 86% of interviewees said that they had not considered the financial aspects of what would happen if they became disabled in their old age.

Additionally, only 22% of Italians have health insurance, with 61% having no interest in it. Similarly, only 30% of the population say that they can rely on a pension plan with voluntary contributions.

This is why it would appear necessary to **increase communication in the public and private arenas**, ensuring everyone is made aware of these issues in order to stimulate a more proactive approach by people with reference to **new social welfare products and services that are efficient, functional and can be accessed** by all.

Unipol Gruppo S.p.A.

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